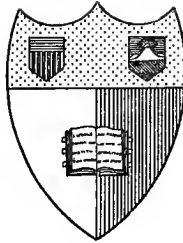


Beginning Right

HOW TO SUCCEED

Nathaniel C. Fowler, Jr.



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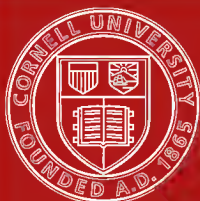
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BEGINNING RIGHT

HOW TO SUCCEED

BY

NATHANIEL C. FOWLER, JR.

Author of "The Art of Letter Writing," "Getting a Start," "How to Obtain Citizenship," "How to Save Money," "How to Sell," "The Art of Speech Making," "Starting in Life," etc., and Originator of the Demonstration Method of Education



NEW YORK
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k. l.

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PUBLISHER'S NOTE

THE unprecedented success of Mr. Fowler's articles, which appeared under the general heading of "Getting a Start" in many of the leading newspapers of the United States and Canada, under the auspices of the McClure Newspaper Syndicate, suggested the publication of a number of them in book form.

The book, under the title of "Getting a Start," was published by us last year. It was immediately received with favor by the public and the press, and the reviewers were unanimous in their commendation.

Not only has its sale been large and general, but business and professional men and educators have recommended it so highly that many copies have been purchased by employers for distribution among their employees.

The articles are considered the best inspirational short talks ever written or published.

In order to fill a popular and ever increasing demand, we have selected from the original two hundred and fifty articles a sufficient number to

PUBLISHER'S NOTE

make up this second book. Each book is complete in itself, but, as there is no duplication, it is suggested that those who have enjoyed one, procure the other.

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CONTINUITY

IN continuity is strength.

Disconnection stands for weakness.

The strength of Nature is in the continuousness of her forces.

The biggest fish are in the brook that runs on forever.

The stream that dries up this month and is a torrent next month is unsightly, unhealthy, and useless, and is but a transient drain-pipe. The strength and the good of its current are offset by its periodical dryness.

The man who feeds his horse on Monday and gives him nothing to eat on Tuesday will have a weak horse on Wednesday, a half-dead horse on Thursday, and a dead horse on Friday.

The boy who goes to school on Monday, skips Tuesday, and attempts to connect the end of Monday's lessons with the beginning of Wednesday's studies, is traveling along a crooked road which probably will not lead to education.

If some imbecile should come out of the unthawed North to preach and teach the doctrine of continuous change of business base, the pro-

CONTINUITY

gressive merchants would take him gently by the hand and maroon him in a wilderness.

This world is training workers, that there may be no shirkers in the continuous by and by.

The fact that some of the world's greatest of apparent accomplishers appear to violate the principles of success-making does not disprove the advantages of continuity. Some men jump off a high bridge and don't get killed, but life insurance underwriters fight shy of that kind.

Direct connection may be broken, and the breaker continue to succeed; it is also a fact that the merchant can keep his books on the top of a barrel; but successful men don't do either.

Disconnection is one of the great causes of failure. Would you hire a carpet-layer to put down a breadth of carpet a day?

Excess fares are charged for the trains which make but a few stops.

The boy, as well as the man of promise, works and plays under the direction of some sort of continuous policy, crude though it may be.

Broken work is hard work, for it takes time to connect the severed edges.

When you have made up your mind to do a thing, finish it. Keep it in mind until it is done.

Don't try to do two important things at once.

CONTINUITY

You can't. Either you will do one well and the other poorly, or fail in both.

Keep moving, and move in the same direction, until you have gone as far as you should.

Don't turn, twist, and run in circles if you are trying to get somewhere.

Fix your eyes on your distant goal, and walk in a straight direction if you would reach it early. Avoid bypaths; the turnpike leading to accomplishment usually runs straight; it's safer, and free from landslides.

Don't loiter; keep moving; it may rain to-morrow.

Connect your ideas and your work.

Run your thought in a continuous train.
Couple up.

KEEPING YOUR EYES OPEN

MANY years ago a young man, who was spending his summer at the seashore, boarded with a lighthouse-keeper. He was studious and thoughtful, and occupied his time during pleasant days reading under the shadow of the lighthouse.

He noticed that the glass in the lower windows was not clear like that in the openings higher up. He tried to account for it, but no explanation came to him. One evening he brought the matter to the attention of the keeper.

“Why,” replied that official, “it’s that plaguy sand, which the wind blows against the windows. I have to reset that glass two or three times a year.”

The young man was interested, and by experiment found that he could produce the same result by forcibly driving sand against a pane of glass. He was the inventor of the ground-glass process, and what is known as a sand glass machine, which is used throughout the world.

Nature told him. Nature produced the first ground glass.

KEEPING YOUR EYES OPEN

The lighthouse-keeper had seen this phenomenon for years, but had paid no attention to it except to replace the glass and to find fault with the sand and the wind. Thousands beside this man had probably witnessed the effect of the sand blown against the glass, but they did not investigate, they did not think about it, they did not see with their eyes.

Many of our greatest inventions had their foundation in observation, accidental observation at the start, but scientific observation afterwards.

Our eyes are the windows of the brain. They carry all that passes before them to the mind, and that is the end of their province. It is then for the mind to use what has been photographed by the camera of the eye.

Seeing, by itself, is the lazy man's work. If he isn't blind, he cannot help seeing, and he sees a thousand things which others not only see, but act upon.

Notwithstanding the many grades of ability, all of us, to a large extent, are similar both physically and mentally. Opportunity does not confine itself to any one road, to any one town, or to any one country. It is everywhere. It is passing before us like a great and endless

KEEPING YOUR EYES OPEN

panorama. Some merely see it. Others do more than see it. They dwell upon it. They study it. They are forever reaching out for something which others have not seen, and which may or may not become a discovery, beneficial to themselves and to the world.

I could relate hundreds of incidents. I could tell you many a story about boys and men who not only saw, but did something with what they saw.

It is obvious that failure may result from the most scientific observation, and that all those who strive to accomplish great things may miss even the small ones; but it may be said with truth that, if you are not on the lookout for something, you will never find anything. Chance may come to you; good luck may cross your path; but neither chance nor luck is worth anything to you unless you use it.

Luck does not discriminate. That is for you to do. Chance will do nothing for you except to pass before you. It is for you to corral it, to do something with it, to make something out of it.

There is not, and never will be, a monopoly of opportunity. The poor man, as well as the rich man, has it.

KEEPING YOUR EYES OPEN

What are you going to do with opportunity? That is the vital question, for opportunity unnoticed is as valueless as unmined gold.

IDEALS

“WE cannot all realize our ideals, but we can idealize our realities.”

The higher, the better, successes always follow the establishment of an ideal.

The road to achievement is upward and onward, and, although few of those who travel it ever reach the height of expectation, none of those who do not attempt to attain that goal ever succeeded in getting anywhere near it.

The man without an ideal is to be despised. He is not a good citizen, a good father, a good husband, or good for anything else. He occupies just so much material space, and is, at best, but a machine run by a metallic heart, pumping cold blood over a system which exists but does not live.

Few of us realize our ideal, but all of us may idealize our realities, lift them out from the common, and feel that, no matter what they are, they are worthy of appreciation, because they have to do with our daily life.

The Great Ideal is composed of a hundred or a thousand minor ideals, each standing by itself

IDEALS

for a time and merging into one higher and better as we progress.

If we did not idealize as we went along, we should not collect material which would build for us a House of Fame.

I do not care how low down you may be—perhaps your position is at the very bottom of the ladder—but while you are there you can look up to the first rung, even though you are not yet able to reach it; and, when you have attained it, the next rung is your ideal, and so on as you go up and onward.

A young friend of mine began as office boy, and his first duty was to file letters. He threw himself into his work, and was soon known as the best letter-filer the house had ever had. His ideal was to do his work so well that he would be known by the result. When he had accomplished this, he was given something better to do, and he handled the new proposition as he had the former, making a name for himself. Then another position was opened to him, and he mastered its requirements. He had two ideals: an ideal of the present, and an ideal of the future; and, while he worked under the former, he thought of the latter. He kept his feet firmly planted upon the ground of his present duty and reached

IDEALS

out for something better, never forgetting that something better would never come unless he threw himself fully into his present work and made that a stepping-stone to higher things. He lived in the present and in the future, watchful of the duties of the day, that he might better prepare himself for those of the morrow. His ideals changed as he changed, but he never let go of one until he had a firm hold of another. He won, as have thousands like him; and did not fail, as tens of thousands unlike him have failed, those who idealized nothing, who neither cared for the present nor anticipated the future.

Have an ideal, and be always conscious of it. Until you reach your Great Ideal, idealize your present realities, for a reality without an ideal is no better than an ideal without a reality.

TO-MORROW

LIFE has three seasons: yesterday, to-day, and to-morrow.

What you did yesterday overlaps into to-day, and what you do to-day is carried over into to-morrow.

Which is the most important of the three?

No one of them, because any one by itself is incomplete.

If you did your duty yesterday, the work of to-day becomes easier to accomplish.

If you attend to the work of to-day, to-morrow will be open to you and its duties will not be so difficult to perform.

While each day has its place—yesterday, to-day, and to-morrow—inattention to any one of those days will materially affect the life and action of the remaining two.

You cannot recover yesterday. It has passed out of your life forever. If it was a day of mistakes, they must be corrected to-day or to-morrow.

If you live only for to-day, you will be no bet-

TO-MORROW

ter than the animal, which may think backward, but cannot think ahead.

The importance of to-day is not vested wholly in to-day. It is in to-morrow as well.

To-day is yours. To-morrow may be.

Unless you anticipate the morrow to-day, to-morrow you will not have to-morrow well in hand.

Men of great accomplishment do not consider any one day as all-important. They do to-day's work not wholly because it is of to-day, but because it will affect to-morrow.

Regret yesterday if you will. Be sorry for your backsliding. You may have lost a day. If you have, you must make it up to-day and to-morrow. There is more in to-morrow for you than there is in to-day, for to-morrow extends indefinitely into your future, while to-day closes with the setting sun.

Everything you do, be it much or little, marks a dot on the chart of your life and extends into the immeasurable future. If it does not connect with the dot of to-morrow, you have missed a connection which might have led to success.

Render unto to-day the requirements of to-day, but so do your work that there will be no dividing gulf between to-day and to-morrow;

TO-MORROW

for, if there is, you will have to spend much extra time building a bridge over which you are not likely to cross.

Sow the seed of to-day so that it will grow on the morrow. The crop of no one day, even though it may seem sufficient, is enough to give you a profitable harvest.

The rounded-out man, the man who has made his mark, who is respected in his community, is he who is both to-day's man and to-morrow's man as well, who feels his responsibility, and who connects everything he does with the good things which he has before accomplished and with the better things which he hopes to attain in the future.

The man of failure is he who is self-satisfied, who feels that when a duty is done it is finished, that he may cross it off his slate and begin something new, as though something old had not been done.

Continuity is one of the principal elements in the composition of success. No one thing stands out by itself. Its value is in its connection with other things, a harmonious blending together of experience and activity, of the past, the present, and the probable future.

KEEPING ON THE LINE

WHEN I was a youngster I was a member of a school regiment, different from those of to-day, for, by being permitted to organize ourselves and by taking part in parades and exhibition drills, we learned the art of self-discipline instead of competing for prizes.

I recall many a march on a hot, dusty day, and how pleasant it was to hear the command that floated down the line: "Halt! Order arms! In place—rest!"

Perhaps the order is different now, but the result is the same. Then every boy could do what he pleased, if he kept one foot on the line. He could sit down, he could lie down, or he could stretch; but he must keep one foot on the line, so that, when the order "Attention!" came, he had only a part of himself to draw into place.

The world of business is a vast, gunless army made up of soldier employees, with pens and tools for their armament. As in the line of march, he who would keep on the line of success must not allow more than part of himself to reach out beyond the middle of the road of safety.

KEEPING ON THE LINE

Experiment if you will. Take reasonable chances if they seem best. But never let the whole of yourself, or all of what you have, whether it is in money or in chattels, get away from you. Be in a position always to return to camp. Do not wander aimlessly or otherwise across strange fields and into the woods of mystery.

I do not mean that you should stay always close to your base of supplies, for he who settles on one spot, and does not move, wears out with the spot. Yet he who has no base, who has no one place to which he can return, is like a wanderer on the face of the earth, a man without a country and without a means of livelihood.

Therefore, I say to you, young man, and to you, young woman, if you would progress, march along the path which others have successfully trodden; keep close to it most of the time; and always keep near to it until you can rightly feel that experience has given you a compass which, if it will not point the way to go, will at least indicate the shortest way by which to return.

Don't be influenced by the meteoric successes of your friends who have taken big chances. Perhaps some of them have made a great deal of money. Perhaps they will come to you and tell

KEEPING ON THE LINE

you of the large returns which will be yours if you will only do as they have done. In the enthusiasm of their present success they are probably sincere. But don't be foolish enough to put your all—or a big part of your all—into something which "looks good." It may be, in fact, it probably is, "too good to be true," and you will find it out to your cost at a later day. When you think of the few who have taken big risks and succeeded, remember that the great majority who have taken the risks have failed.

Keep on the line of safety.

OBSERVATION

MARY SMITH—that isn't her name, but it will do—was a junior stenographer in a manufacturing concern. Her prescribed duties were limited to taking dictation and to transcribing the result upon the typewriter. She had two eyes, and she used both of them.

The headquarters of the company are in a large office building. There is a mail chute on every floor, and the mail is collected hourly. Most of the letters of this company are dictated in the morning, and a large proportion of them are ready for mailing by noon. Comparatively few of them, however, are mailed until the close of business.

The company has a large branch house in another city. If a letter is mailed before noon, it catches a limited Western train, and will reach its destination the next day in time for delivery in the early afternoon. If it is mailed later, it catches the train reaching the distant city too late for its delivery on the following day.

Miss Smith discovered this and, of her own volition, saw to it that all letters directed to the

OBSERVATION

branch house were mailed before noon, provided, of course, that they were ready.

The advantage is too self-evident for comment.

The president learned what she was doing. From that moment she was a marked woman in the office, and to-day she is at the head of the stenographic department and assistant office manager, drawing a salary of about two thousand dollars.

John Smith—and that isn't his name either—a few years ago was office boy for a wholesaler. He, too, used his eyes. One day he was obliged to wait in the post office. Instead of gazing into the street, he poked his head into one of the windows which overlooked the mailing rack. He noticed that letters enclosed in envelopes of ordinary size were immediately placed in the pigeon-holes, and that the distributing clerk usually dropped the larger envelopes on the mailing table, because they did not fit into the pigeon-holes and because it was difficult to tie them up with the ordinary envelopes.

John made inquiries and found that not infrequently the large envelopes missed the earlier mail, and, therefore, were not delivered as promptly as were letters enclosed in envelopes of ordinary size. He reported this to his employer.

OBSERVATION

The incident, insignificant though it may seem, placed John in the eye of the man for whom he worked. To-day he is chief clerk.

Your employer expects you to be on time, to be faithful, and to do the work allotted to you. For this service he pays you the regular market price. He does not ask you to do more, and ninety-nine per cent. of employees do not do more.

The fellow, however, who uses his brain, who is always observant, is pretty sure to discover something which will benefit his employer. It may be a little thing, or a big one, but it lifts him out of the ranks and is the beginning of his success.

Doing what you have to do, or what you are told to do, means a livelihood. Taking the initiative, and doing what you are not told to do or expected to do, stand for promotion and a liberal salary.

To use the slang of the business street, "it's up to you, not up to the boss."

KEEP DOING SOMETHING

AT one of my clubs we have a big, round table, seating twenty or more, and each noon we eat soup and break bread together. No two of us are alike except in an irresistible desire to say what we think, let it hit where it will.

The other day the man at my left was suffering temporarily from pessimism, an ailment from which none of us is wholly free.

"I am tired of work," he said, "and look forward to the day when I shall have nothing to do."

"My boy," I replied, "you'll never reach that unblissful state. When there's nothing for you to do in this world, you'll die, and the next day you'll begin your work of the future. There's no place in this world, or in the next, for the man who stops, and no *man* ever stops. The stopper isn't a man."

Ninety per cent. of employees have off-time when their specified duties are done. Instead of finding something to do, or perfecting themselves in some particular direction, in order that they may be more efficient workers, they loaf.

KEEP DOING SOMETHING

The keen employer keeps both eyes open, and he knows what his men are doing and what they are not doing, although he may not watch them all the time. He divides his men into two classes: those who want to work, and, therefore, work; and those who work when they have to and don't work when they don't have to. The members of the first class are marked for promotion. The others may hold their jobs, but they seldom get beyond them.

I am not asking any one to work strenuously all of the time, and I am a thorough believer in diversion and recreation; but working hours are for work, not for play, and loafing has no place in business.

Shirking and loafing are synonymous, and are but names for failure.

Don't be afraid of overworking, provided you keep reasonable hours and don't rush. Comparatively few overwork. Most people overworry while they work. Keeping steadily at it when there is something to do is safer and better than strenuous labor of any kind accompanied by worry and anxiety.

It is better to work an hour longer, and retire with the satisfaction of feeling that you have

KEEP DOING SOMETHING

done your duty, than to go to bed with your undone work as a bedfellow.

Keep moving; if you do, you may not arrive at anything worth while, but if you do not, you will surely stagnate.

The heart of success is always in action.

HOW MUCH TO SAVE

I DO not mean to say that all men who save succeed, but I never knew anyone who made anything of himself, who amounted to anything, who established any kind of a worth-while reputation, who did not save either money or its equivalent.

The extravagant man, whether he is a spendthrift of money or careless of his time or health, is marked for failure.

Every man should economize in money if he can, or in something, anyway. Otherwise his extravagance will run away with him and his race will be short.

Some of us may not be able to lay aside much money, or any money, at times; but this condition, if it is unavoidable, does not prevent the practice of legitimate economy.

Economy, broadly understood, is not limited to the saving of money or to the proper expenditure of it. It stands for something higher and better. It means the economical or proper handling of all our possessions, whether they be money, ability, or opportunity.

HOW MUCH TO SAVE

How much should the young man save in money? No definite answer can be given, because one man can save a dollar more easily than another man can put away a cent.

Everyone, however, should make strenuous effort to save something every week, if it is only a nickel.

It is better to put away five cents, and to do it consistently, than to refuse to save half a dime because you cannot spare more.

The principle of saving is right. There is no principle in extravagance, and extravagance is always wrong, whether you are a multi-millionaire or a peddler of papers on the street.

It is better to save, and to draw upon your savings in an emergency, than not to save at all.

Not one of us is perfect, or consistent, or thoroughly dependable. It is, therefore, necessary for us to discipline ourselves, and a part of life's discipline is the saving of money or of some other possession.

The man who does not save when he can is as bad as the ordinary breaker of the law, for, by refusing to lay aside a sufficient sum to meet emergencies and old age, he pleads guilty to the charge of possible pauperism. He is willing to let others support him.

HOW MUCH TO SAVE

Refusing to do what we should do is just as bad as doing what is actively wrong. The sin of omission is not second to the sin of commission.

It is a man's duty to protect himself and those for whom he is responsible. If he can do this and does not, he is not a good citizen, not a good husband, not a good father, and he is not to be trusted.

Honesty where one's responsibilities are concerned is just as essential as is the honesty which keeps a man from robbing the cash drawer.

Ninety-nine per cent. of the people who say they cannot save, intentionally or unintentionally prevaricate. No, let me speak more plainly: they are liars.

Save when you can, because the future will not take care of itself, and because the principle of saving is right.

Your employer considers your savings bank book as your best recommendation. If you do not know how to save for yourself, he has little reason to believe that you will work in his interest.

DO IT NOW

YESTERDAY is past. To-day is here. Tomorrow may never arrive.

You have been responsible for the past; you are responsible for the present; and the future is dependent, not altogether upon itself, but largely upon what you do to-day.

Great men in every department of activity do the work of to-day to-day. They do not put off until to-morrow what belongs to to-day, nor do they overwork to-day that they may rest to-morrow. They apportion their work and their play in a sane and sensible manner.

If you have a disagreeable task to perform, one which is likely to require all of your energy, complete it to-day, if you can. If you do not, you will think about it to-day and labor over it to-morrow. You will make two days' work of one.

Things undone which ought to be done are done twice.

Any attempt to postpone that which should be attended to now means harder work to-morrow and more work the day after to-morrow.

DO IT NOW

Doing it now stands for economy and for peace of mind, for real rest and happiness.

If there is any one thing above all others which predisposes your employer in your favor, it is the finishing of your duties on time or ahead of time.

Someone once asked a great man to what he attributed his success. Instantly he replied: "To doing what I have to do, or what I should do, at the earliest convenient moment."

You remember the old adage: "Procrastination is the thief of time." It is more than that. It is the highwayman who gets in your way and hinders you from progressing, who keeps you always in the rear rank of accomplishment.

Do it now. Do it at once. Refuse to postpone anything which cannot be carried over without loss.

Systematize your time. Allot work for each hour, if possible, and do that work at the prescribed time, always remembering that even this principle may be overworked and overdone. Some men are altogether too prompt. They crowd to-morrow's work into to-day. They rush, they hustle. They wear themselves out unnecessarily. Judgment must be used here as in every other action of life.

DO IT NOW

If you cannot follow the principle exactly, however, you would better lean toward doing too much now than too little now.

Rest comes after accomplishment, not before it. Thought of what you have to do tires you, even though you may be reclining under the trees listening to the babbling brook.

No real man, no man of success, ever rested when he had something to do. He did his work first, and then enjoyed a well-earned diversion.

Do it now, if you can. To-day is yours. Tomorrow your opportunity may be lost. You may plan, and feel optimistic of result, but you can never be sure of the future. Don't wait and "trust to luck." It is not a safe thing on which to pin your faith. The present moment is surely yours. Take it while you have it and make the most of it. It will never come again.

Do it now!

OPENING A BANK ACCOUNT

THE days of the teapot depository for money have passed, or are rapidly passing away, and the provincial stocking is no longer considered seriously.

Comparatively few financiers or business men carry more than a few dollars in their pocket-books or at home, and they seldom, if ever, pay a bill except by bank check.

The millionaire and the man of extensive business do not often see or handle more than a few hundred dollars in bills a year.

Comparatively few wholesale business houses carry in their money drawers or safes more than a hundred dollars at a time, except on pay days.

The national bank and trust company have become the depositories for cash, and practically all of the business of the world to-day is done by check and draft.

Bills have little circulation except for small transactions or in the retail stores and for pay rolls. Even in the last named case many employees receive their weekly or monthly wages or salary by check.

OPENING A BANK ACCOUNT

Even when national banks and trust companies fail, the depositors seldom suffer heavy loss, because they are preferred creditors.

All banks of deposit are subject to examination by the United States Government or their State Governments, and most of them are conservative, few of them taking speculative chances in the investment of their money. At any rate, money deposited in a bank is far safer than that carried on the person or in the bureau drawer.

Nearly all the national banks and trust companies pay from one and a half to two per cent. interest on daily balances of sums from three to five hundred dollars.

I should advise every young man and every young woman in business to open an account in some national bank or trust company. If you have any doubts as to the standing of the bank, ask the advice of two or three leading merchants, who are likely to know the reputation of all financial institutions within their city or town.

The advantages of carrying a deposit subject to check are:

1. Your money is safe.
2. It gives you ready money without the danger of loss.

OPENING A BANK ACCOUNT

3. You can pay your bills by check, which is the better way, as the check in itself is a receipt.

4. It assists in establishing your credit.

5. Acquaintance with bank officials is always advantageous. They are the most acceptable of references.

Savings bank deposits are not subject to check, and cannot be used for the payment of bills. Some savings banks require a notice of withdrawal, although the majority of banks waive this right.

The savings bank is for the laying away of money, while the national bank and trust company should be used as a convenience.

Most national banks and trust companies will open an account for a sum as low as two or three hundred dollars, and some will accept even a hundred dollars.

Many a man is known by his bank.

THE LOAFER ON THE DOCK

THE ship never comes in to the loafer on the dock.

I have asked thousands of men what one thing seemed to them to contribute most to failure, and while there appeared to be an unimportant difference of opinion, practically all of these men of mark were certain that laziness and loafing had more to do with lack of success than had anything else.

It is true that ability counts and that a man without it cannot hope successfully to navigate any channel. Fortunately, however, none of us is without some ability.

I admit at the outset that men with only ordinary capacity cannot hope to occupy the positions held by those of enormous ability, and that it is useless for the mediocre man to attempt to force himself outside of the regular roads of life. Yet ability, no matter how great may be its magnitude, is worthless unless it is coupled with activity and has ambition as the guiding star.

The man of ordinary capacity who is willing to work, and who gets out of himself all of which

THE LOAFER ON THE DOCK

he is capable, will stand higher in any community than will he of greater ability who is too lazy to use what he could not help possessing.

The loafer is not on good terms with himself or with the world. He is predestined to disaster, a menace to society.

I am not suggesting that you, my reader, work incessantly and forget to play, for recreation is as necessary to the rounding out of a man as is attention to the major duties.

Loafing is not resting. The loafer, while he is loafing, contributes nothing to his bodily health or to his mental activity. He is no better than a hibernating animal; no, not as good, because the animal goes into winter quarters that he may conserve his strength and that he may be prepared to live when his season opens.

In every city, in every town, and in every village, hundreds and thousands of men are loafing on the sidewalks, leaning up against the buildings, seldom thinking, often silent, just occupying so much space. They are not as efficient as the hitching-post, because the latter, inanimate though it is, has its use in the world.

Nothing comes to the loafer, and if it did come, he would not seize it. He would be better off, and so would the world, if he were placed upon

THE LOAFER ON THE DOCK

a scavenger scow, towed out into the broad ocean, and dumped with other refuse into the bottom of the sea.

Nothing worth doing, whether it is work or play, has any value to the participant unless he enters into it with enthusiasm and allows it to contribute to his betterment. If he is tired mentally or physically, he should rest, but he need not loaf. Resting is one of the necessities of his life, and resting gives him enjoyment, because he knows that through it he will be better able to take up his work, will be more proficient in the doing of his duty; but loafing, pure and simple loafing, doing nothing when resting, is not necessary, and, when there is work to be done, has nothing to recommend it and everything to condemn it.

Nobody wants the loafer. He does not know how to work, and when he does work his work amounts to very little. He is a drone, altogether good for nothing, who furnishes himself with the poorest kind of society.

Don't loaf—rest! Make resting a legitimate part of your life. Play when you play and put your heart into it; and when you work, work with all your energy, with brain and body harmoniously coupled together, each doing its part, each helping the other.

THE NEWS AND THE NEWS-PAPER

WE must eat, we must drink, we must sleep, if we would exist. We must do something besides eating, drinking, and sleeping, if we would live.

There is a wide difference between merely existing and living. The tadpole exists, but he does not live in any high sense. Man must do more than exist, if he would lift himself above the animal state. It is difficult to designate, so as to be universally acceptable, the things which are of fundamental importance from those which have to do only with existence. There is much which affects us intellectually and morally, but above most of it and running close to education itself is a knowledge of what is happening, as well as of what has happened.

All the book learning in the world, and all the academic education possible for one to absorb, are of little value unless supplemented by a familiarity with what is going on, not only what is taking place directly about us, but the great movements of the times.

THE NEWS AND THE NEWSPAPER

History deals with the past. News deals with the present.

I consider the habitual reading of a good newspaper as necessary as is education itself, and second only to those things without which we could not breathe and have our being.

I have no sympathy with those who condemn the newspapers because they occasionally—some of them frequently—misrepresent or refuse to confine themselves to facts. The newspaper is not perfect, and it will not be until its readers have reached that state.

The publisher of the newspaper, as he runs, is as honest as is the average business man, and more so, I think, because his position gives him better opportunity to realize his responsibility to his constituency.

The editor, of course, has the average human faults, but he is a man of more than common integrity, and intellectually he ranks above the majority of his fellows. He makes mistakes. So does everybody else. He over-emphasizes his news, and occasionally allows bias to enter his editorials; but, take him as a whole, he is reliable, trustworthy, and a man of integrity.

Notwithstanding the mistakes made by the

THE NEWS AND THE NEWSPAPER

newspapers, the bulk of the news is reliable or is as true as human endeavor can make it.

To condemn the newspapers because some of them are unreliable is as foolish as to refuse to eat bread because some flour is sour.

I would, if I could, introduce the newspaper into the public schools, and employ specialists to teach the proper reading of it. It should be a part of the curriculum of every school above the lower grades.

The news is, I believe, an essential part of education. Without news we should return to the age of feudalism, and each set of people would be ignorant of the affairs of others, except of those within the immediate environment.

The news of the world is gathered with care. Most of it is written honestly by men who are capable of discrimination and who practise it.

Read the newspaper, young man, and young woman, too. If you do not, you cannot consider yourself educated, and you are not prepared to play the game of conversation or to hold your own among the men and women who think and act, and to whom the world owes its progress.

“IT’S NICE TO GET UP IN THE MORNING”

SOME of my readers probably have listened to the songs of the world-famous Harry Lauder, and particularly to one, the chorus of which begins: “It’s nice to get up in the morning, but it’s nicer to lie in your bed.”

Perhaps it is “nicer to lie in your bed”—nicer for the fellow who has forgotten about yesterday, who has no thought for to-day, and does not know that there is to be any to-morrow; nicer for the man who is no good to himself, no good to his employer, no good to the world; nicer for the lazy fellow, the indifferent, the kicker, the fault-finder, the chap who does not realize that the most important personage in the world to him is he, himself, who does not feel that all the world, or rather, all *his* world, revolves around his personality, and that he has a place which no one else can occupy as he should fill it.

I do not mean to say that every failure is an over-sleeper, but I never knew a failure who did not love to over-sleep.

Half, yes, I am inclined to think that more

"IT'S NICE TO GET UP IN THE MORNING"

than half the men and women who work, especially those who take suburban trains or trolleys, remain in bed until the last moment, throw themselves into their clothes, swallow their breakfasts in a hurry, run to the car or station, and enter their offices physically injured and mentally tired. They do this when they would have plenty of time if they rose fifteen minutes earlier. Any attempt on your part to make up for late nights by late mornings is going to work to your physical and mental injury. It cannot be done with impunity. Go to bed fifteen minutes earlier instead of getting up fifteen minutes later.

Hard work does not hurt anyone, provided he is not physically incapacitated. It is rush and worry which undermine the mental and physical constitutions. Working steadily is not likely to be injurious. Rushing is sure to be.

No one is prepared to do his best work unless he has time for a bath, time for dressing, time for his breakfast, and time to catch his train. The majority of workers enter their offices and factories unfit to render their best service to themselves or to others.

Of course, you must have sufficient sleep, but don't take it at the wrong end of the twenty-four hours. Get that sleep at the start. Go to bed a

"IT'S NICE TO GET UP IN THE MORNING"

little earlier. Don't get up a little later. Late morning sleep is seldom invigorating. Sub-consciously you know that you will have to rush to make connections. It is troubled sleep at best, while sleep at the start is restful.

You have no right to be tired at the beginning of the day. If you are, there is something the matter with you. You should enter the office or the factory ready to work and wanting to work, refreshed by a good night's sleep and supported by a leisurely eaten breakfast.

Give your body a chance by giving it plenty of sleep, and give your stomach opportunity to digest your food, which it will not do if you force it into you or rush a quarter of a mile to catch a train.

KEEPING STRAIGHT

THE apparent, if not real, worldly success of dissipated men, and of those who voluntarily injure their bodies and minds by one or several forms of dissipation, should not be considered as an excuse for leading any but a normal and moral life.

Not one of these dissipated successes owes any part of his achievements to loose living, and all of them would have done better financially, as well as in other ways, if their personal habits had been exemplary.

Every form of dissipation, and every small and large vice, are maintained at a definite and positive cost, dwarfing the activity of the brain and interfering with the normal action of every physical function.

It is true that some men seem to be able to go to almost any excess and maintain their equilibrium. Mark the word "seem," for no one can practise any vice with impunity. Sooner or later he will pay the penalty.

Any excess, whether it be a vice or too strenuous exercise, is maintained at the cost of body

and brain. One of the greatest of the world's physical directors told me recently that comparatively few athletes do not suffer from over-training, although many of them do not realize that they have injured themselves until after they have passed middle life. Dissipation, of course, is far more disastrous than undue training.

The drunken employer has no respect for his kind. He despises them and himself in his sober moments. Further, he will not keep an employee who is dissipated. He may go farther and demand personal purity on the part of those who work for him.

The dishonest merchant will not retain an employee who is not as honest as he, the employer, is dishonest.

The habitual smoker is suspicious of the employee who is seldom seen without a pipe or cigar in his mouth, and he objects to more than a very moderate amount of smoking, particularly of cigarettes.

Extravagance, although legal, is morally criminal, and there is nothing which prejudices an employer more against his employees than extravagance on their part, even though it may be confined to little things.

Late dinners, too frequent attendance at the

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theatre, several dances a week, and everything else which keeps one up at night and over-strains the body or the mind, contribute toward probable downfall.

Stripping the moral side from the question, it pays, and pays financially, to live straight and to refuse to allow either the body or the mind to be affected, dwarfed, or injured by any form of dissipation.

Good personal habits are assets in business, encourage promotion, and stand for ultimate success.

While doing right for the sake of being right should be the principal motive governing our conduct, nothing is more foolish or wrong than deliberately and voluntarily to injure the body, and consequently the mind, by any excess, by any form of dissipation, or by anything for which Nature has an abhorrence.

Improper food, lack of sleep and of ventilation, and insufficient exercise will wreck the body almost as rapidly as will excessive drinking.

If you don't take care of yourself, if you don't live straight, you will pay the penalty in business and out of it.

Nature never forgives or forgets, and never pardons anyone who breaks her laws.

SOMETHING FOR NOTHING

HE who tries to get something for nothing is as foolish as is he who attempts to discover the secret of perpetual motion.

There can be no effect without a cause. Effect is dependent upon cause. Assuming that you can get something for nothing, that which you get for nothing is worth what you have **paid for it—nothing.**

Everything worth while is produced by some sort of effort, by somebody, somewhere. If you have something which you did not pay for, either in money or in effort, you have stolen goods, and even stolen goods are not something for nothing, because you contributed an effort to get them, and the risk involved may be considered theoretically as a purchase price.

Probably more than half of the inhabitants of the world have striven, and are striving, to obtain something for nothing, to realize a result unprecedented by effort.

If you are receiving, say, ten dollars a week, and are promoted to a fifteen-dollar position, you do not hold that place unless you do fifteen dol-

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lars' worth of work. Undeserved promotion is more disastrous to the one who is promoted than is no promotion at all. You are more of a man and stand a better chance of succeeding eventually if you receive ten dollars a week and earn more than ten dollars a week, than if you receive fifteen dollars a week and earn less than fifteen a week.

Reciprocity is a fundamental principle of life and of business. Without it nothing exists permanently, assuming that it may exist transiently.

You must "deliver the goods," so to speak, before you can be paid for what you deliver, and if you deliver less than the contract calls for, you will go out of business.

The swindler never lasts. He does not succeed, except in a very transient way during the little time he is out of jail. He does not build for himself any reputation which is negotiable in any market. As a thief he is a failure.

Do not attempt to get more than you are worth. Do not try to get what you are worth until you have proven that you are worth more than you are getting. The successful salesman realizes that, to succeed, he must ask and receive what his goods are worth to him and what his goods are worth to the buyer of them. If both parties to

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the transaction do not make something out of it, it is not a sale worth while and does not stand for permanent business.

You, as an employee, whether you sell goods or keep books, are a commodity, and you cannot sell yourself, your experience, or your ability for more than they are worth, except to fools, and fools are never permanent customers.

Don't try to get something for nothing. You can't do it, unless you steal, and even then you don't get something for nothing, for you pay for what you get in loss of reputation or by punishment.

Don't try to sell what you don't possess. Don't demand a price for yourself more than you are worth.

Success depends upon selling what you are and what you have for an adequate price. If you get less, you are a poor salesman. If you get more, you are a fool.

BE DECISIVE

IF you are right, and if you know that you are right and can prove it, don't compromise, don't quibble.

The world is full of not-sure and don't-care people, who are afraid of themselves and of everybody else.

I am not asking you to be disagreeably independent and to force your opinions upon others, even when you are right, for the practice of diplomacy is to be commended. There is, however, a vast difference between habitually setting yourself aside, agreeing with the opposite party, and maintaining honest and manly independence.

When you are asked a question, be prepared, if possible, to answer "yes" or "no," and not "I think so."

If your employer is successful, he is definite and positive; and, while he will not tolerate undue interference on the part of an employee, he admires the man who knows and who isn't afraid to say that he knows.

Of course, at times you can't be either positive

BE DECISIVE

or definite; but, in the majority of cases, you can stand for or against a thing and be sure that you either can or can't do a thing.

Your employer may ask you to perform a certain task, and he may ask you how long it will take you. It is better to say—if you are sure of yourself—"I will have it done at two o'clock" than to remark, "I'll try to get it finished at two o'clock." If you are not sure, however, set the time ahead, giving yourself plenty of allowance. Say to your employer, "I will have it done at four o'clock." Then, if you finish it at two, so much the better.

It is a part of your duty to understand yourself and your capacity.

The better you know yourself, the better off you will be.

Realize, if you can, your ability and your limitations, and keep within the prescribed lines.

Try to *know*, rather than to *think*.

When you are sure, say so emphatically. Don't compromise and don't quibble about it. By taking this stand you will create a reputation for yourself, and people will depend upon you, provided, of course, that you "make good."

If you are sure of yourself, you will make others sure of you.

BE DECISIVE

Have definite ideas about life and things in general.

Don't straddle the fence.

Take a stand and stick to it, provided you are not "pig-headed" and are open to conviction.

When you are sure, however, don't be afraid to say so. When you are not sure, admit it like a man.

Don't be known as a "namby-pamby," and don't cultivate morbid modesty.

Don't change your opinions with the wind.

If you know that you are right, maintain your position until evidence is presented that you are wrong.

Positive men succeed, even though they are wrong at times.

You can't be right always.

Don't fall into the error of feeling that you can make friends by agreeing with everybody, but don't make a specialty of disagreeing.

Friends worth while have backbone and appreciate it in others.

Create for yourself a strong foundation and keep off the shifting sands.

BUSINESS LOYALTY

MY shoes needed repairing. I took them to the store where I had purchased them and handed them to the salesman who had sold me shoes for a dozen years or more. He was very busy, and I stopped only long enough to inquire, "When can I have them?"

"Tuesday, I think," he replied.

I called on that day. My salesman was out. Addressing a young man, whose hair was parted to run parallel with the crack in his brain, and who was encouraging a flossy growth on an unfertile lip, I said:

"I left my shoes with Mr. Smith a few days ago to be repaired, and he told me they would probably be ready to-day. Can you get them for me?"

The salesman was courteous, carrying his politeness into almost artificial subservience. He hunted around for a while, was unable to find the shoes, and remarked: "I'm very sorry, but I'm afraid they have not come from the factory. Mr. Smith is not as systematic as he might be, and it often gives us quite a bit of trouble."

BUSINESS LOYALTY

Not liking his tone of criticism, I replied :

“Mr. Smith was very busy when I left the shoes and he did not definitely promise them for to-day. In a hurry he said he thought they would be ready.”

Mr. Smith is the senior salesman, and is slated for a partnership. He knows his business, and personally controls hundreds of customers, many of whom are willing to wait half an hour or more to be served by him. Perhaps he is not systematic. No one possesses all the virtues. It did not behoove this young junior clerk to criticise his superior, or any of his other fellow salesmen, for that matter.

Loyalty to one's employer is not enough. It should extend to every employee. They should all stand together for the credit of their house and for their own advantage.

Failure to do this is not only wrong morally, but it is mighty poor business.

Under no circumstances should an employee criticise his fellow clerks in the presence of a customer. He should rather endeavor to cover up their mistakes, if they make them, and to satisfy the customer by his courtesy and attention, instead of placing the blame upon others, even if it belongs to them.

BUSINESS LOYALTY

The criticism of this young clerk was entirely unnecessary. There was no excuse for it, viewing it from any standpoint. He was simply "fresh," swelled with his own importance, a fool who may outgrow his folly.

His remarks, as well as his manner, although he was polite, antagonized me, and I should have taken my patronage to another store if he had been the only salesman.

Stand together, employees, not in the wrong, but in the right. Feel that your value is dependent upon that of others, that you are to help them if you would have them help you. Be chary of criticism. Before finding fault with others, stand in front of your own mirror, and be sure that your criticisms do not apply to yourself.

EDUCATION FOR DEVELOPMENT

EDUCATION may be divided into three primary divisions: First, a school training in the so-called three R's. This is fundamental, and without it further education is impossible. Secondly, broad or liberal education, such as is given in our high schools, colleges, and other institutions of learning which do not specifically prepare one for his vocation. Thirdly, education directly bearing upon one's selected calling, like that given by the medical, law, and technical schools.

In this article I shall confine myself to the second class, that of education which stands between fundamental and vocational training.

Authorities are divided. Some over-practical men claim that this cultural education is not necessary, and that the boy should jump immediately from the fundamentals into a training which would directly assist him in the work of his life; other educational experts strongly advocate a liberal education, like that given in our colleges, asserting that it will broaden the mind and fit it better to grasp the requirements of the future. These latter authorities do not ob-

ject to the technical education, but they would have the young man ground himself in general culture, if I may put it that way, before he obtains a vocational training or during the time in which he is obtaining it.

Many of the colleges are following out this idea and adapting their curricula to it, allowing the student to study general subjects while he is taking up one or more directly in the line of his future work.

It has been said that one cannot be too broadly educated. This is true, provided that this education can be obtained without too great a sacrifice.

If a boy is going to enter a business where he cannot directly use the classics or other purely cultural subjects, and if he cannot obtain a knowledge of them except at enormous sacrifice, I advise him to forego a college education; but, if he is in a position to become liberally educated, irrespective of his coming calling, I suggest for him a university course, or any other form of broad education, which will undoubtedly better fit his mind to grasp the technique of his trade.

If, however, one is to enter a profession, this broad education will be of direct value to him, although he may not use all of it. His mind then becomes his working tools, and it

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should be trained along the broadest and most liberal lines, a training which is not as necessary if one is to enter business.

It is the man more than the education. The education at best can only assist him in his development.

In summing up, I would say: Get all the education you can, cultural and otherwise, provided you can do so without injury to your health or to your prospects. If you are so situated that you cannot well afford the time, because it is necessary for you to be self-supporting at an early age, I should suggest that you forego some of this education, which otherwise I should advise you to obtain.

When in doubt, get more education than you think you need, rather than less. It is simply a question of whether you can afford to pay the price.

AN OUTSIDE INTEREST

MEN of mark, in business and in the professions, and practically everybody who amounts to anything, are interested in something which does not directly contribute toward their livelihood, and is not a part of the routine of their daily life, which does not require an expenditure of mental or physical energy.

These men have some form of play or diversion, something which assists them to relax and to forget the cares and responsibilities of their work. It may be baseball, tennis, yachting, or any other sport; or they may enjoy a game of whist or of checkers. Perhaps they are inveterate walkers, and spend a few hours a week in the woods away from the noise and from business. Unless they have some form of diversion, whether or not it is physical exercise, they are not well equipped to handle the responsibilities of life.

It makes little difference what this form of recreation is, provided it is helpful and does not strain the mind or the body. It is, however, essential that one enjoy his play hours.

AN OUTSIDE INTEREST

If one has no interest in anything outside of his business, or beyond his regular duties, his work palls upon him, becomes hard, and is likely to make him morose and irritable.

It is true that a few men appear to be able successfully to devote their entire time to their work and to think of nothing else, but these men are exceptions, and not one of them accomplishes as much during his working time as he would if he systematically took up some form of play.

It has been said that the most intellectual men, and the most strenuous financial workers, can and do let down the bars and play and gambol like boys more than can the mediocre men, who, perhaps, look upon diversion as unnecessary and unmanly. It would open the eyes of many of my readers if they could see our great educators, our leading bankers, and our business giants at a picnic. Many of them, in their play, double discount the youngster. They get down to earth and actually scratch gravel. They joke with one another without license. They have more fun, real good fun, to the square inch than men of less capacity get to the square foot. When they play, they play all over. They enjoy it. They enter the field with the enthusiasm of youth, no matter what their age may be. They forget busi-

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ness, forget the cares of life, and play a game of scrub ball as though their lives depended upon a prizeless victory.

Thousands of men are now making their lunch hour a period of relaxation. They get together, and positively refuse to talk or think business. They joke and laugh at non-essentials, banter with one another, and even fight in fun.

When diversion and play are carried beyond reasonable bounds, one becomes a faddist or a fan, and loses interest in his work.

Like all other good things, diversion can injure as well as assist.

Play, to be good for anything, while it may be somewhat strenuous, should not be taken seriously. It should allow the mind to relax. If it does not, it is not play. If it is too strenuous physically, like football, or too deep intellectually, like chess, it is not likely to be beneficial. To get good out of diversion, to enjoy thoroughly any form of play, one must let himself loose, forget for the time the whirl of the world, and put himself into the attitude of the child who plays with dolls and blocks.

Let me speak a word of warning: Thousands of men combine dissipation, usually drinking, with their recreation, and thereby lose all the

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good of their play. Many of them never get outdoors, but play indoors. Well and good, at times; but outdoor exercise is worth twice as much as indoor action.

Most business is done indoors. Most play should be outdoors.

TACT

I AM not suggesting that you shelve your independence, that you say "no" when you mean "yes," "yes" when you mean "no." I am not advocating subservience to all things and to all men. I have no patience with the man who has not a mind of his own or who is too cowardly to express it.

There is no place in this world of ours for the fellow whose mind is located outside of his head, and who is controlled by others. Individuality is impossible without independence, but there is a vast difference between carrying a personal chip on one's shoulder, daring people to knock it off, and legitimate diplomacy or what is commonly called *tact*.

Remember that all people do not think as you do, and it's a mighty lucky thing for them and for you that there is a difference of opinion.

You have a right to your opinions, but, unless it is a question of honesty, of morality, of right and wrong, I should not advise you forever to flaunt those ideas and conclusions in the faces of

others and to antagonize your friends, acquaintances, and business associates.

When it is merely a matter of opinion, when you are as likely to be wrong as to be right, when others are justified in differing from you, it would be well for you to remember that what you think is not necessarily right or best, and that what others think is as likely to be true as anything which you may evolve from your own individual mind.

You should use tact, not antagonize your fellows, take as well as give, and be as willing to be convinced that you are wrong as you are to make others believe that you are right.

Tact is a business commodity, and the right kind of tact is not dishonesty.

There is no use in forcing your opinion upon others, unless what you think is so thoroughly grounded in the right that you can feel sure that others as well as you will be benefited by it.

Ninety per cent. of antagonism, ninety per cent. of the remarks which cut and wound, are not because of right or wrong, but because of conceit, of an unwillingness on the part of many to realize that it is not worth while to use a dollar's worth of powder to bring down a cent's worth of game.

TACT

Every day things occur in the office which are of no vital consequence, which are not questions of right and wrong. You can tactfully meet them, or you can antagonize your fellows.

Be tactful and courteous. Tact backed by courage wins on every field of strife. Tact without courage, tact without a willingness to stand your ground when it is worth while to do so, is not independence; it is sheer foolishness.

Use your shoulders, not for the carrying of chips, but for a burden worthy of your strength.

EMERGENCIES

A YOUNG woman recently obtained a position as private secretary to the president of a shoe company. She was often left alone in the office, and, unfortunately, her employer could not always be located by telegraph or telephone. She lived in the suburbs and overheard while on the train one morning that a serious accident had occurred on the railroad running from the town where the shoe factory was located to the city where her office was.

On reaching the office, she looked up the shipping orders and discovered that a carload of shoes had been shipped from the factory to a large retailer and that they might have been on the wrecked train. She immediately telephoned to the freight office, but could not ascertain whether or not the car in question was a part of the wreck. Further inquiry indicated that definite information could be had at about four o'clock in the afternoon. She then telephoned to the proprietor of the retail shoe store and informed him of the circumstances. She discovered that the shoes had been advertised as a spe-

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cial sale to occur on the following day. She told the proprietor that she could not give him definite particulars until late in the afternoon, but that she would telephone the factory to send him several cases of the same shoes by express, which would reach him early on the following morning.

The young woman took this action of her own volition. She would have consulted the president or some other superior officer had that been possible, but, unfortunately, all of them were away on that day. The shoe store proprietor was extremely well pleased and so expressed himself.

She had met an emergency without compromising the house for which she worked, and had literally "made good."

It is, of course, impossible for me or for anyone else to designate with any degree of accuracy how far a subordinate should assume responsibility and act on his or her authority. This is a matter of judgment. Some business men will not permit any of their employees to assume any authority, but the majority of them appreciate any action for the real or apparent benefit of the house on the part of an employee, provided he uses his judgment and does not involve the concern in any heavy expense.

You have undoubtedly read much about fol-

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lowing orders, have heard that he who does what he is told to do has accomplished all that is expected of him. While the employee should not go beyond reasonable bounds and issue orders without the consent of his employer, initiative is to be commended. As a matter of fact, he who does only what he is told to do, who follows without variation the path staked out for him, is not likely ever to travel beyond the road of his present environment. He will remain a good clerk, be subject to a moderate raise of salary and to slight promotion, but he cannot hope to enter business for himself or to occupy a high position.

There is always opportunity for the exercise of judgment, and he who takes the initiative becomes a marked man, sure of promotion and certain of appreciation.

The trouble with ninety-nine per cent. of employees is that they do not go beyond their prescribed duties; they take interest in nothing save that which they are told to do; they become automatic and can, naturally, be easily replaced.

No matter how subordinate your position may be, there will be times when you can act of your own volition, do something which is not "nominated in the bond," and this action of yours, pro-

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vided it is based upon good judgment, becomes a definite asset.

Emergencies cannot be anticipated; they are liable to occur at any moment, to be serious or of little moment; but they must be met, and met quickly. The meeting of emergencies cannot be postponed; they must be attended to immediately. Here judgment plays the leading role.

HOW TO GET YOUR PAY RAISED

YOU have a right to look forward to a raise of salary. The pay envelope represents the result of your labor. If you are worth more, you should receive more.

Several conditions govern increase of wages and salary: first, you must be worth more to get more; secondly, you must convince your employer that you are worth more; thirdly, your employer must be in a position to pay you more, that is, the business must warrant an increased expenditure. If it does not, the fact that you are worth more to yourself cannot be taken into consideration by the man who employs you.

How should you proceed in order to get more pay? In the majority of cases the responsibility is upon you. Most employers can and will raise your salary if you are worth more to them. If you are reasonably sure that the business will warrant an increase of pay, you should go into an executive session with yourself, analyze yourself, spread yourself before yourself, that you may be certain, or reasonably so, that you are worth more to the house employing you. Unless

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you can assure yourself of this, do not make application for an increase of salary. It is better to tarry than to be premature, better to wait than to ask for more pay when you are not entitled to it, or when business conditions are against you.

A good employer may raise your salary, if conditions are right, without solicitation on your part, but occasionally he will not realize that you are worth more. In that case, you have a right to go to him, to place your case fairly before him, asking for his advice, rather than demanding more money. Talk the matter over with him, as you would with a friend. If he is the right kind of a man, and you are the right kind of an employee, you will get more pay if business will allow.

Remember that faithful service alone does not encourage more than a slight raise of salary. To deserve promotion, and to receive more than a few additional dollars a week, it is necessary for you to do something beyond your prescribed duties, to prove that you think for yourself, act for yourself, and are ever anxious to render more than ordinarily efficient service.

The employee who does only his duty remains where he is, with an occasional slight raise of salary. The employee who is ever alert, who

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reaches out beyond his position in order that he may do something which is not required of him, who studies his business and makes himself valuable by doing many little things which are not expected of him, is sure of promotion. At the time, the little things may seem to you of slight importance, hardly worth noticing yourself, and not big enough to attract the eye of your employer. But do them. They will make you better able to handle the great things, and your employer sees many things when you think his eyes are closed.

Doing, not what we have to do, but what we don't have to do, is responsible for nine-tenths of progress.

INTERFERING RELATIVES AND FRIENDS

YOU are a bookkeeper, a stenographer, or a clerk. You are working in an office or in a counting-room. Your employer probably is a gentleman and has not instituted stringent rules for your conduct. He expects you to do your duty. He does not object to conversations with your fellows, or to any other diversion which does not interfere with your work.

Perhaps you have a number of relatives and friends, many of them with a social instinct. They drop in to see you during business hours, or they call for you at the close of the day's work. Very likely they telephone you occasionally or frequently.

Your employer does not object to a reasonable amount of this. You are not in jail, subject to ironclad rules and regulations, and you are entitled to any departure from business which does not handicap your effectiveness or interfere with that of others.

The good business man, or anyone else, who

INTERFERING RELATIVES AND FRIENDS

maintains an office and has working hours, dreads interruptions and does away with as many of them as possibility permits.

A social call while you are busy cannot do other than interrupt your work and be of detriment to you and to your employer. It is not easy to get back after being taken away from your labors.

I know of a case where a young man was not promoted wholly because his wife called upon him daily and often remained for an hour.

You are busy with a column of figures. The telephone bell rings and you are called to the 'phone. Your work is interrupted, to your injury and to that of your firm.

You are engaged upon something of importance, something which must be done within a specified time. A relative or friend calls. You are taken from your work and are obliged to rush if you would accomplish it on time.

I recall several instances where an applicant for a position was refused the place because he was accompanied by a meddlesome relative.

If you are so weak, so reticent, so abnormally modest, that you cannot stand before your would-be employer in applying for a position without being accompanied by a relative or

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friend, you are not built of the stuff which business men demand.

Your employer engages you, not your relatives, and not your friends.

Keep your relatives and your friends away from the office during business hours, except when they call upon matters of importance or only occasionally.

If you have a meddlesome friend, who does not know enough to respect your office, tell him gently but firmly that you are not free to see visitors from nine to five.

Separate your business from your social duties. Work while you work and play while you play. Avoid interruptions of every kind. They stand between you and success, between you and full accomplishment.

Your parents should be interested in you, and so should your friends, but they have no right to interfere with your working time, to annoy you by frequent visits, or to call you to the telephone unless there is an urgent message.

If you arrange to have a friend call to walk home with you, suggest that he do not put in an appearance until the closing hour. You cannot work steadily, you cannot do your best work, with somebody in the anteroom or by your side

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fidgeting because you are busy. Better meet the friend outside of the office.

Don't try to mix social life with business life. They are of different composition and they cannot blend or mingle to advantage; certainly not to your advantage.

DON'T GROW OLD

AGE is relative. Many a man of sixty is younger in body and fresher in mind than are others who have hardly passed one score and ten.

Physically, a man is said to be as old as his arteries. Mentally, he is as young as he wants to be.

While we cannot block the progress of the years, we may continue, if we will, to be young until the final summons.

It is a fact that the greatest work accomplished has been done by those between fifty and sixty, and that the second period of result occurs between sixty and seventy, the third between forty and fifty. If the height of intellectual power and activity is not reached until one has passed the half-hundred mark, it would seem to be obvious that one may remain young in mind, young in thought, and young in feelings after he has reached three score years and more.

The first thirty, forty, and fifty years of life constitute the training period. After them come result, and, with accomplishment, a happiness and

DON'T GROW OLD

satisfaction which it is impossible for one to realize while a pupil in the School of the World.

Physically, the man of fifty or more may not be able to run a road race, or to swim across a wide river; but, if his mind has been properly disciplined, it is more elastic, more athletic, if I may put it that way, than it was in the days of youthful physical activity.

You may not be able always to control the functions of the body, but you can, if you will, be master of your mind. Your individuality, your happiness, are in your head, not in your legs or trunk. You are what your mind is, and that may be young, no matter what may be the age of your body.

It is a significant fact that men of great intellect, men of high accomplishment, remain boys, and act like boys part of the time. They can even play a game of marbles with their grandchildren and enjoy it. They gambol with their minds, even if their bodies are too stiff to dance. They like to rove about in the fields and woods, perhaps with fish line and bait slung over their shoulders. They are remembering life as boys in the old white farmhouse, when their greatest care was to milk the one cow or to help the men toss the hay. They like to go out with

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an old tin pail, and when they return with stiff back and the pail full of big, ripe blue berries they feel more "set up" than if they had that day taken Wall Street by storm.

Perhaps they may prefer to visit an old fishing village and talk with the incoming sailors, or paddle an old tub across the shimmering water. They watch a big wave creep toward them, and they feel a thrill, a thrill which nothing in the city will cause, as they ride the crest. It is the boy in them, come to life again.

Happy the man who has not forgotten how to be a boy! He is young, and he will die young, even though he has reached several scores of years.

Don't grow old, for you don't have to.

THE INDIVIDUAL'S STANDARD

THERE are two estates, the community and the individual. The latter is the far more important of the two, because without it the former could not exist.

Many legislators, and others equally impractical and incompetent, have labored, and are still laboring, under the delusion that righteousness can be created by law and that goodness can be legislated into a community, irrespective of the greatest power on earth—public opinion, which will not, at most, more than automatically abide by the statutes.

Reformers with every length of hair, philanthropists for revenue only, and that lazy brand of goody-goodies who would have the State assume the responsibility, sit in their easy chairs and expect the law, and those who are supposed to execute it, to produce purity out of impurity and civilization out of chaos.

The law and the law-makers have their places, but neither legislation nor legislator can accomplish anything unless backed by public opinion.

THE INDIVIDUAL'S STANDARD

Politicians, good and bad, and others of their kind, in ignorance have taught the people to depend upon them; and the public, always ready to shift responsibility, has slumbered while its representatives slept.

The individual has been robbed of his individuality and has considered himself altogether too much a part of a composite mass, accepting the law he has made and the men he has elected to execute it, and allowing them to do not only its duty and their duty, but his duty.

Business, which plays no favorites and which recognizes only results, begins at the bottom and works up, never attempting to erect a top without a foundation. It demands that each individual part of it do its particular work as though it were not connected with the whole. It has no patience with the loafer, no sympathy for the lazy, and sentences them both to hard labor.

We never shall progress, either as a nation, as a State, or as a community, until each individual member realizes his responsibility and becomes more efficient, more moral, and better, by himself, irrespective of his neighbors.

God has endowed each of us with an individual conscience, and Nature has given us an exclusive place in the world. This conscience is responsible

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first to itself, and the place occupied cannot be filled by any other as Nature intended it to be.

It is as useless to attempt to legislate good into a people as it is to ask a river to run uphill or an ocean tide to cease its flow.

If all the reformers, sincere or otherwise, would bend their energies toward helping the individual to be better, to realize his almost omnipotent position, then the individual would, individually more than collectively, insist upon good government, good business, and good conduct.

Legislators, and those who execute our laws, will never be uniformly honest or anything like effective until they are made and elected by individual character and not by composite machinery.

No competent engineer ever cares for his engine as a whole. He recognizes each separate part and does not expect efficiency unless every wheel and every cog is by itself in good condition. A half-cleaned machine is no better than an all-dirty one.

There is no one great world, but as many separate and individual worlds as there are inhabitants. Therefore I say to you, reformer or not, clean up your own house before you help your neighbor with his house-cleaning. Don't attempt to purify or to fumigate the firmament. Clarify

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each part of it, beginning with your own little division of it.

From individual goodness springs universal purity.

There is no other way, and thank God for it; for, if we could be made good as a whole, we should be no better off than artificial puppets pulled by the string of a godless Nature.

LETTING UP

BUSINESS has little heart or consideration. It does not play favorites. ; It recognizes largely that which pertains to itself alone.

As a young business man, or as an employee, you are standing at the crossroads, one the road of business, the other the path of your own individual life and rights. You cannot neglect one without injuring the other. Each has its place, and success never comes to the man who does not recognize the importance of both.

The right kind of accomplishment, however, that which counts in the long run, which makes you a better man and a better citizen, does not come from too close adherence to the road of business or from over-devotion to your own personal inclinations.

Success depends upon a proper recognition of both, upon a compromise between too strenuous business and too great a willingness to do as you please.

I would not give much for the man who cannot enjoy a ball game, or for one who sticks to

LETTING UP

his desk as though he were glued to his office chair.

No man does his best if he devotes his entire energy to one thing without change or diversion. A friendly game of golf will help the astronomer to discover stars. A day or a half-day in the country will make it easier for the business man to finance a difficult proposition. The over-tired teacher will benefit neither himself nor his pupils if he spends all of his off-time indoors among his books, forgetting that the real good of education cannot live in devitalized air.

The time to let up is when your work does not come easy to you, when you dread it, not because you are lazy, not because the ball field is acting as a magnet, but because you are so tired that you have to drag through what you do and force yourself to accomplishment. Then diversion is as necessary to you as air is to the lungs. Without it you will suffocate or lose so much of your vitality that you cannot easily return to the firing-line of business.

Often I hear a young man say, "I can't attend to my duties if I think of anything else," or "if I do anything else." He is wrong. He is deluding himself. He is robbing himself of the right of existence.

LETTING UP

The men who make the most of themselves, who are able to handle great enterprises, who benefit the world by their discoveries and their expertness in science, work when they work, and work hard ; but they have brains enough to know how to rest, how to obtain a change, even by force, and they rest as hard as they work, making a business of it, realizing that no machine, human or otherwise, can keep constantly turning in one direction without too great a strain on the bearings and the danger of accident.

To get up, learn to let up.

GETTING A BETTER POSITION

THE stagnant pool is useless, and a menace to health. Its water is unfit to drink and its sluggishness will not turn a water wheel. It either dries up or it remains a blot on the landscape.

The man who stays where he is, without thinking of bettering his condition, is like the lifeless pool, for, sooner or later, unless he attempts to create a current, he will, like the pool, dry up or else remain an unwelcome member of society.

Conversely, however, there is almost as much danger in attempting to rush as there is in remaining placid.

The mountain torrent, although active, does not have the body or the staying quality necessary for utilization.

However profitable your position may be, you have a right to consider advancement; but when you carry this consideration beyond the lines of ordinary caution and plunge, leap, and run, you are likely to dash yourself to pieces and to be no better off—perhaps worse off—than you would have been had you remained at a standstill.

GETTING A BETTER POSITION

Do not be dissatisfied with your lot to the extent of making yourself miserable. Be dissatisfied only in so far as it will encourage you to look ahead and to attempt, with the use of your common sense, to better your condition.

Do not make a move until you are reasonably sure that it will lead to improvement; and, further, do not take undue chances.

If you have a family or others dependent upon you, you have no right to jeopardize their interests and your own by taking speculative chances.

Plant yourself firmly upon the rock of your present position. Reach out into the unknown with both of your hands. Look for opportunity. When you think you have found it, subject it to every reasonable test, for half of that which masquerades under the name of opportunity is no firmer than the idle wind which seems to come from nowhere and to go nowhere.

Half of the failures of the world are due to stagnation, to placidity, to a refusal to move when opportunity suggests it; and the other half is made up of those men who are forever dissatisfied, discontented, and over-ambitious; who, without thought, jump for the first line that dangles before them, without waiting to see whether the other end is firmly fastened.

GETTING A BETTER POSITION

Thousands of young men have thrown up present positions because something else seemed better. They knew how badly off they were where they were, but they did not investigate the future or attempt to analyze apparent or real opportunity. They plunged ahead, leaving a good foundation that they might reach what appeared to be higher ground, and most of them floundered in the quicksands between.

Keep your feet firmly planted upon the foundation of the present, always looking ahead and upward. But look, and keep on looking for days, and weeks, and months, and years, before you allow this looking to influence your action, or until you have reasonable proof that what seems to be is a reality.

The ship without an anchor is as unsafe as one with torn and battered rigging.

THE INVENTOR

STATISTICS are misleading, but I may say, in passing, that millions of patents have been issued, and that thousands of new inventions are patented yearly.

The patent office will grant a patent for a new discovery or invention, irrespective of its commercial or other worth, the examiners basing their decisions upon the newness of the thing, entirely regardless of its intrinsic value.

Inventions have been made by both sexes, and by people of all ages, including the immature youth. Some of them have brought fortunes, but the majority of patents are worth practically nothing, and many a good discovery or invention, through lack of development and exploitation, has not contributed anything to its originator.

A successful invention is dependent upon two conditions: first, the commercial or other value of the thing itself; secondly, proper development.

Comparatively few inventors or scientific men have business ability, and the majority do not understand the marketing of the products of

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their ingenuity. They can invent, but they cannot exploit. They can discover, but they cannot distribute.

While a few great inventions have been the result of chance or accident, the majority of profitable patents are the result of education and training, combined with unceasing research. Mere brightness and ingenuity are not sufficient. I am inclined to think that the inventor comes by his talent naturally and that he cannot produce it.

If you are ingenious and original, and would invent, first train yourself along the line of your proposed course. Secondly, do not invent in a haphazard manner. Study conditions by research, ascertain what is wanted, what can be used, what will be used if properly presented. Then attempt to meet this demand.

When the idea is born, search the patent records, for the chances are that someone else has forestalled you.

By quiet and more or less secret inquiry attempt to discover whether or not what you have is marketable. Then consult a reputable patent lawyer or solicitor. If you do not know of one, ask the judge of the court, or some high-class attorney-at-law, to recommend one. Place yourself unreservedly in his hands, for no reliable

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patent lawyer or solicitor has ever been known to betray his clients.

After the patent is issued to you, get into communication with concerns manufacturing similar articles, or appearing to do so, and either sell your patent outright or arrange for a royalty. The chances are a thousand to one that you cannot properly handle it yourself.

Bear in mind one thing: the result of ingenuity is worthless unless it can be used either commercially or for the benefit of humanity. Financial profit comes only to those who produce something which will sell.

You may be perfectly convinced of the value of your invention, but, unless you can make the public realize its worth, you cannot hope to win fame or fortune from it. First, be sure that you have something which the world needs; then make every effort to show it that you have something very much worth its consideration by placing it in the hands of men you can trust, men who have the capital and ability to develop it. Don't try to do it yourself unless you have both money and business acumen.

KEEPING AND GIVING

I WAS much interested in a recently published interview with a business woman who has "made good" at an early age, and whose success has placed her in the limelight of business achievement. I was particularly impressed with these words of hers: "I am always glad to help if I can, for the only things we keep are the things we give away."

Everyone has a right to earn a living, to enjoy the fruits of his labor, and to accumulate a sum sufficient to protect him in emergencies or in old age. Yet money or wealth in itself has only transient value. It is good in this world, but not negotiable in the future. When a man crosses the River, he carries with him neither wealth nor worldly fame. His passport to eternal happiness is dependent, not upon what he had, but upon what he gave; upon what he did to make the world better, not upon what he kept for himself.

Analyze the contents of the great biographies; here are listed men of real mark, men who are beloved, men who will never be forgotten, and

KEEPING AND GIVING

you will find that all of them are known, not by the money they had, but by what they did with their money if they had it, or by other contributions to the public good.

Money does not make a great man. By itself, it is as worthless as unmined ore.

The proper use of money creates greatness.

There are thousands of men in America today who are truly great, who are famous, who are known from one ocean to the other, and yet their reputation is not due to the money they have—for many of them have little or none of it—but to their generosity, to their willingness to do for others, to make the world better and brighter. They are known by what they give away, not by what they keep. They are truly wealthy, for they have deposited in the Eternal Bank collateral which is forever negotiable and will pay an everlasting dividend.

I am not suggesting that one be slothful in business, that he refuse to make profit, but I am saying that business in itself, money by itself, are unprofitable property. They have no lasting value and do not give that wealth of reputation which comes only to those who live that they may help others to live, whose happiness comes, not from luxury, but from that inner feeling

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that they have rendered unto the world the best there is in them and have gained their happiness by making others happy.

The selfish business man, though he may control a city full of people and own a chain of a dozen banks, is poor indeed compared with him who has deposited his money where it will be of mutual benefit to himself and to his fellows. This man is remembered. This man will never be forgotten. This man, instead of handing down to his posterity the money, which may do it little good, has left to his children a legacy which can never shrink in value and which they will prize more than untold monied wealth. He was rich, rich in all those things which make real wealth, the kind that is not affected by the fluctuations of the selfish market.

What you keep will leave you. What you give will never disappear.

INTEREST

IT is utterly impossible for anyone, try as he will, to realize the full measure of success unless he is interested in what he is doing, unless his work appeals to him, unless he is happy in doing it.

The work we do is of two kinds: that which so interests us that we enjoy it, and that which does not appeal to us and which may appear to be drudgery.

If, however, we realize that even the most menial occupation, or the most dismal drudgery, is preparatory to better work and leads to results, then drudgery is no longer drudgery and we are interested in what we don't like, because it is going to help us to do what we do like.

There is no excuse for lack of interest, no reason why one should not be happy while at work, why he should not enjoy his labor, whatever it may be. If he does not, he cannot accomplish a flush result; his labor wears upon him both mentally and physically, and each day he is worse off than he was on the day before.

No work is worth while which does not pre-

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pare one to do better work. This may seem to be a strong statement. The street digger may appear to be right when he says that he has nothing to live for save to live, that his work is simply necessary to his sustenance, and that he performs it as his digestive tract handles his food, consciously yet subconsciously and automatically. While it is possible that he may never rise from the street, and while conditions, if not lack of ability, will not allow him to give up the spade, he can love to dig, and feel that every shovelful of dirt is carrying him away from this subordinate labor into something better. If he has no ambition, if his work remains drudgery, he will always be a drudge.

I have no patience with the man who feels that where he is is where he will always be, who does not look up to the stars, and does not, mentally at least, travel upward even though his feet may never leave the ground.

The man who has landed on the upper platform of the monument of fame never would have reached that height if he had not, as a boy and as a young man, looked up while he worked below, if he had not been interested in his labor, if he had not seen in menial effort the glimmer of the sun of opportunity, which shines for all,

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though all may not be permitted to live under its strengthening rays.

It is not always so much a question of *how much* we do as it is of *how* we do it, whether we work as an automaton or whether we encourage the nerve to develop which connects the brain with the hand.

I do not believe that there is any such thing as purely mechanical work, even though some people may seem to labor mechanically.

The human brain cannot help moving, cannot help directing, although, unfortunately, many do not realize it.

I admit that environment counts, that we are better off working in one direction, or in one place, than we are in others.

Young man and young woman, while you cannot always choose at the start, at least, the road which you are to follow, you can usually, if you will think, if you will analyze conditions, if you will utilize all the brain power you have, get into something which appeals to you, which interests you, and which will enable you to do better than if you travel continually along a way which is not your way.

Consider your work at the start as preliminary to what it will be, or what you hope it will be, and,

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whether you like it or not, become interested in it, not altogether because of that work in itself, but because it will lead, or may lead, to something better.

Let me say to you, with all the emphasis possible to printed words, that unless you are interested in what you have to do, no matter what it may be, you are not fitting yourself to be interested when interesting work arrives.

Work without interest is hard labor. Work with interest is pleasure.

INTUITIVE JUDGMENT

IT was Shakespeare who said, "My only reason is a woman's reason. I think it's so because I think it's so."

Probably the Bard of Avon had reference to the popular fallacy that woman does not reason, that she depends too much upon intuition.

It is apparently true that many persons, perhaps a larger proportion of women than men, possess a more acute power of intuition and that their snap judgment is, or appears to be, worth more than is occasionally the mature reasoning of those who are trained to think.

Whether this is so or not, I believe that no well-balanced man would allow himself to depend upon the judgment of instinct or that of intuition, except to give it thoughtful consideration.

Judgment springs from three sources: first, that which is called instinct, which is a mere guess, with little or no foundation; secondly, intuition, which is far above instinct, and which is usually based upon experience, even though it may be of the sub-conscious variety; thirdly,

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knowledge founded wholly upon the facts of experience.

I thoroughly disbelieve in the value of instinct, except as exercised by animals. Instinct has been given them because their reasoning powers are limited, but human beings do not possess this quality. They were given minds to use, and they have little need of instinct.

Intuition is an entirely different thing. It is not due to instinct, but to experience sub-consciously realized.

Let me give a concrete example: The captain of an ocean greyhound is thoroughly grounded in navigation, and has experienced all the vicissitudes of life on the ocean. He has been through every kind of calm and storm. He steps upon the bridge after a good night's sleep. Instantly he feels that something is wrong, and the unthinking may claim that this is due to instinct. Far from it. It is founded upon intuition, and this intuition is based upon years of experience. He thinks and reasons as he did while an apprentice, yet he does it sub-consciously and almost instantaneously, so rapidly that he forgets that he has thought. He immediately prepares to meet the coming danger, which is felt and yet not seen. Practice has shown him how to do more think-

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ing, and more reasoning, in the fraction of a second than, years ago, he could have accomplished in an hour.

Another example: The junior partner presents a proposition to his senior. Instantly a decision is rendered. It may seem, even to the one who has made the decision, that he arrived at it in some supernatural way. Not so. In a second, or even in a fraction of a second, he assembled in his mind the experience of years; and, although his decision appeared to be instantaneous, it was not rendered until he had mentally, yet unconsciously, weighed every side in the quickly acting scale of his experienced mind.

Because intuition is the superlative result of long experience it is, perhaps, more dependable than is mechanical and automatic judgment based wholly upon definite and acceptable fact. In saying this I am not suggesting that anyone depend upon intuition wholly, and I should advise one, further, not to rely altogether upon judgment which can be written out and tabulated.

The safe road is paved with both judgment and intuition. When one is able calmly to figure out probable result, with the feeling that it is likely to be favorable, he has to guide him not only what he can see, or what appears to be correct, but

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what he feels is right; and this feeling is not instinct, but intuition; not pure intuition, but rather, the sub-conscious correlation of the facts of experience.

SAM WAS DISCOURAGED

WHAT'S the matter, Sam?" asked his friend Will.

"I'm discouraged," replied Sam. "I haven't been late for a year, and I've worked hard, but the boss doesn't seem to appreciate me. Only yesterday he raised the pay of a fellow who hasn't been there half as long as I have."

"Kind of tough, I admit," replied Will consolingly. "How did it happen? You say the other fellow got his pay raised. There must be a reason for it."

"The only reason I can think of is partiality. The boss always liked him and just pushed him ahead."

"Let's talk it over," said Will. "Perhaps the boss was partial, but was this partiality due to what the fellow did? Think hard."

"Not much," snapped Sam. "Walter was always fresh, putting himself in the boss's way and getting him to notice him, while I minded my business."

"Let's be fair, Sam," said his friend. "You

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say that Walter made his boss notice him. What did he do?"

"Well," replied Sam, "he's all the time doing a lot of things that he hasn't any business to do, things which he isn't paid for doing."

"Such as what?"

"Well, he fixes up the boss's desk, sees that the inkstand is filled, puts on a new piece of blotting paper once in a while, arranges the letters, and a lot of other things which nobody asks him to do."

"Sam," said Will quietly, "you've hit it. You've minded your own business, while Walter has done the same thing and more. You're getting all you are worth for what you're doing. Walter hasn't neglected his regular duties, has he?"

"No," snapped Sam.

"Now, you see, old boy, that Walter has minded his own business as well as you have. He hasn't neglected anything which he should do, but he has gone beyond that and done a lot of little things which the boss particularly appreciates."

"How is a fellow going to do more than his regular work when he is busy all the time?"

"Isn't Walter busy all the time, too? But he found a way, and so can you, Sam, if you want

SAM WAS DISCOURAGED

to. Walter has been interested. He has felt his responsibility. You've not been particularly interested, and you've not realized your responsibility. You've let well enough alone. Walter has gone farther. My boss lectured us the other day and told us how he became a member of the firm, because he felt just as though he were the firm itself when he was getting five dollars a week; and he looked out for the firm's interest as well as he would have done if he had owned it. I tell you, Sam, the fellow who gets anywhere nowadays has got to get out of the rut. Sticking to your duties isn't enough. The boss expects you to do that, but he raises the pay of the man who does what he doesn't have to do, provided, of course, that he performs his regular duties satisfactorily."

Was Sam convinced? I think not, for at the end of the year he was out of a job; and Walter—well, he isn't a partner yet, and perhaps he never will be, but he is the head of a large department. He did what he didn't have to do, and "got there."

SNOBS

THERE are three brands of snobs: the one who thinks he is better than he is; he who thinks he is better than other folks; and the fellow who thinks he is both better than he is and better than other folks. In every case he isn't.

The other day a gaudy and well-mortgaged automobile drew up in front of a country hostelry, one of the many of its kind patronized by decent people, where the boarders get together and have a good time. Mine host, as usual, was at the door. He bowed and scraped a welcome.

"Can we get something to eat here?" asked the autocrat.

"Certainly; I should be happy to accommodate you," replied the hotel man cordially.

"Say," said the auto snob, "can you fix it so my chauffeur won't eat at the same table with us?"

"That is easily arranged," replied the landlord.

The automobilist and his party entered the office and cleaned up a bit.

"Landlord," said he, "be sure not to seat our chauffeur near us."

"I'll look after that," was the reply.

The auto-autocrat wrote a letter, and, accompanied by his male and female snobs, started for the dining-room.

"Don't forget," called he to the landlord, "not to put the chauffeur at our table."

This was too much for the hotel proprietor.

"Say, you fellow," he shouted, "what's the matter with your chauffeur, anyway? Won't he eat with you?"

Another incident: At a sociological conference, attended by the alleged intellects of America, an afternoon was devoted to the discussion of the servant girl problem. An eminent educator claimed that one of the difficulties in the way of obtaining good service was the lack of decent treatment on the part of the mistress, the speaker asserting that the average mistress subjected her help to annoying subordination and patronage. One of our leading journalists was on the program. After discussing the question soberly, he said: "Although I'm democratic, I'm not indiscriminately in favor of treating a house servant as a member of the family, and I don't favor asking her to sit at the table when company is present. I say this in the interest of the servant, because it seems to me unfair to force her to lis-

ten to the conversation which is usually rampant at the average table at which I've had the dishonor to be a guest."

I do not propose to discuss the relative position of master and servant, or to go into sociological dissertation on the subject, except to remark that there are servants who are superior to their masters and masters who are higher than their servants.

A proportion of those who are, or who think that they are, society leaders began in the "help" class, and may or may not have progressed intelligently.

The captain of industry started as an employee and rose from the ranks.

The really great man does not make a specialty of exploiting his greatness, nor does he consider himself either above or below those with whom he comes in contact. He maintains proper business discipline, and subjects him subordinates to it. He has a right to select his associates, and he does, but he is never condescending and he never patronizes. He realizes that, if conditions had been reversed, he might occupy the place of his servant. He is not a snob, and he is not particular about advertising what he is.

SNOBS

The snob has no friends, even among his kind. His position is not fixed, and never will be.

Snobbery is not limited to the rich or to the ancestry-idolator, who would be ashamed of his forebears if they lived with him.

Big men don't feel big. Little men usually do. Greatness is democratic.

SOCIETY

I AM not in society this winter," says a young woman. "I am too busy to go into society," remarks a young man.

What is "society," anyway; the society about which the foregoing was spoken? Really, I don't know, and the three big dictionaries refuse to enlighten me. At a guess, I should say that probably the young people quoted refer to the collection of persons they meet when they go out, at balls, parties, and other invitation functions, and not necessarily to the individuals whom they visit. Perhaps they are unfortunate enough to belong to some alleged exclusive form of society or to some clique or collection of conceited people who, because they don't know where they stand, assume to stand for something about which they know nothing.

Thousands, yes, hundreds of thousands of young people have injured their presents and discounted their futures by going into what they call "society." Yes, many men and women have sacrificed their souls upon the altar of "society."

Young people should have friends; they should

SOCIETY

not be bookworms or room-hermits. They should intermingle, they should exchange experiences, play games of conversation, and other games; but all this does not mean "going into society," for society is commonly understood as simply another word for dissipation, with or without the wine-cup.

It is a significant fact that our great merchant princes, our men of prodigious intellect, our famous discoverers and scientists, our men of mark in every walk of life, care more for sociability than for society, and not one in a hundred of them is in "society." They live natural lives, make friends among their kind, and enjoy social intercourse. They don't "care a fig" whether Mrs. Tone invites them to her most exclusive ball, or whether Mr. Highbrow includes them in his list of dinner guests.

Many men of wealth, and more men who haven't any, sacrifice the vitality of life to get into "society," and when they get in they spend half of their time keeping in. When they become old enough to know better, they visit Nature's out-of-doors, breathe the fresh air, and mentally, and sometimes physically, kick themselves for the folly of their silly ambition.

Don't worry about finding your "society"

SOCIETY

level. Your level will come to you, and any level you try to reach, which is either above or below your proper sphere, is disastrous.

Bear in mind, young man and young woman, that mere money, the ability to dance the tango, and the capacity for small talk, are not keys which will unlock the door of good society.

If your ancestors came here in the overcrowded Mayflower, or your several-times-removed grandfather chased Indians, remember that you may not be any better than other people with a hazy past, for the whole world feeds on the same kind of meat, sleeps in similar beds, and wears much-alike clothes, if it can get them.

“Society,” as it runs, starts from nowhere and ends in the Land of Nothing.

THE-SURE-THEY-ARE- "RIGHTERS"

I WANT you to meet George Lewis," said my friend. "He is one of those fellows who, when he knows he is right, can't be turned or influenced."

"I should be delighted to meet him," I replied, "because I know him by reputation and he stands high in his community as a man of the strictest integrity; but, John, I don't think you have given him a very good character."

"What do you mean?"

"You said that when he knows he is right, nothing can change him or influence him."

"I meant what I said," retorted my friend.

"No, you didn't," I replied, "for, if you did, you could not have any respect for George Lewis."

"Explain yourself."

"The best of us, John, never claim to know by ourselves, and of ourselves, what is absolutely right or wrong. The noblest man is weak and realizes it. His ability to differentiate between the good and the bad is not vested wholly in him-

self. He obtains this proficiency—if I may call it such—because of his contact with men of honor and with those of the opposite type. He absorbs public opinion and becomes composite."

"You don't mean to say," interrupted John, "that public opinion is always right?"

"No," I replied; "the majority is frequently wrong, and the minority is often right, and *vice versa*."

"Then how are we to decide upon what is right and what is wrong?"

"If our intention is to do right, and we are constantly fighting temptation, our actions will usually be what they should be; but, when we allow our own individual judgment to prevail exclusively, we may be wrong, even though we intend to be right. Alone we are not able to take care of ourselves, far less able than is the animal, who is guided by instinct, not by conscience. If a man reasons by himself alone, he is as likely to be wrong as right. If he combines what he knows with what others know, and allows composite opinion to assist in guiding him, he is not likely to make serious mistakes."

"The opinion of others may be wrong," interrupted John.

"Granted," I replied; "but the man with a sen-

sitive conscience and a noble character can differentiate with a large degree of accuracy. He will not depend upon the opinion of the mob, even though it may be in the majority. He will consult with intelligent and honest men, and he and they together, not separately, will decide any question which may come up. If his experience is greater than that of those with whom he consults, he will allow his own judgment larger play. If, on the other hand, he is convinced that others know better than he does, he will set aside his own opinion, to a certain extent at least. For example, a professional man is at variance with the policy of an administration, a matter which concerns business. Perhaps his opinion is worth practically nothing, and if the policy of the administration is accepted by business men of character and integrity, the man is a fool if he allows himself to question it.

"Men of ability, of character, of honor, of integrity, seldom *know*; they *think*."

SNAGS

PROGRESSION'S marching road is seldom straight. It runs along the highways and into the byways, over the valley, the hills, and the mountains.

There is no royal road to success, no easy way of accomplishment, notwithstanding that "Royal Roads" and "Easy Ways" abound in half the spell-binding harangues which irresponsible writers and talkers hurl upon their young victims, who, with bated breath, drink in the words which seem to proclaim the doctrine of "Something for Nothing," or "Much for Little."

I recall an incident: A friend of mine, well grounded in experience, started an enterprise under a new environment. His apparent immediate success was remarkable. The business paid at the start. He was elated. His friends congratulated him. His small capital appeared to be sufficient. Business rolled in and profits seemed assured. This condition continued for many months. Then he struck a dead center. Business dropped off. Profits no longer appeared on the balance sheet. To use the language of the

streets, he was "up against it," and "up against it" hard. He persevered and won, but for nearly a year his nose was at the grindstone. He worked day and night. Every week obstacles presented themselves which appeared to be almost insurmountable. In the end, however, his perseverance, combined with ability and experience, conquered, as is usually the case.

Comparatively few men succeed continuously. Few, very few, business houses pay a continuous profit. Like our highways, the business road is not constantly smooth, and it is seldom straight. Gold-tipped prospects may be leaden underneath, and the sky is not often clear for more than a few days at a time. It is sure to be cloudy; it is sure to rain. The glorious encouragement of the sun is not to be wholly depended upon. A dark day is coming.

Success depends not only upon capital, experience, and ability, but upon an appreciation of possible, if not probable, disaster.

The good trade of to-day may not be duplicated to-morrow.

The best of goods do not sell continually, and there is little profit which does not fluctuate.

Even the strongest municipal bond may be worth more to-day than it will be to-morrow.

SNAGS

Nothing in business appears to be standard and sure.

Every road either has a snag in the middle of it, or there are snags beside it, which the storm will drive into the center.

Expect difficulties. Anticipate snags, even when you appear to sail on the flood tide of success.

Many a yachtsman has started out on a calm morning and been wrecked by the afternoon storm, even during a season of good weather.

Reef before the hurricane strikes. Be ready to meet the wind and storm. "Make haste slowly." See that your anchor is ready for heaving, that your lines are strong enough to hold. Be prepared for wind and wave. If they don't come you are fortunate. If they do come your preparation will enable you to ride them and make a safe harbor.

Recognize the fact that there is such a thing as a snag, even when you do not see it. It is there, or may be. And if it is there, do not be discouraged. Do not sit back and wail in listless tone: "Just my luck. I might have known it." Tackle that snag with a mighty determination to wrest it from your path and annihilate it. Then, when it has ceased to be, march on to the

SNAGS

next obstruction, fortified by the consciousness of your power to handle what is to come, as well as that which has been.

If it were not for snags, and plenty of them, for constantly occurring handicaps, life's road would be so monotonous that there would be little incentive for the exercise of progressive activity.

SIMPLICITY

SIMPLICITY is art, understood by the ignorant and appreciated by the intelligent.

Great men are simple, and their tastes are simple. They dress simply, never ostentatiously; their watch-chains, if they have any, are never large and conspicuous. Occasionally they wear a ring, but only one ring. Their natural appetites crave simple food, and not the rich viands and the richer and mysterious sauces which can tickle only the palate of the epicure, who lives to eat rather than eats to live.

The great authors, those who have written the living words which never die, write in simple diction, use language as a means to an end, not to make a display of it.

Many years ago a then somewhat unknown man by the name of Daniel DeFoe made a story out of the experiences of a shipwrecked sailor and called his hero "Robinson Crusoe." For a generation this narrative was read by youngsters, and it was looked upon as a children's book. Today it has passed beyond the juvenile class and is considered one of the finest examples of pure and

SIMPLICITY

simple English narrative, having a place in the libraries of the world.

Lincoln was not the only orator at Gettysburg. Competing with him—if I may put it that way—was one of America's greatest scholars; yet the simple words of Lincoln have become an English classic, and thousands of people can recite the whole speech from memory, while the words of the scholar are almost forgotten, and not one in ten thousand of the men of to-day know what he said; in fact, most of them do not know that he spoke at all.

Simplicity lives. Its opposite dies young. Great men of every class are simple and their reputations are built upon simplicity. They not only understand what they say, but they say it so that others understand it.

Education by itself does not produce an educated man. Education is simply one of the elements which go to round out a man and make him a better citizen, enabling him to accomplish better results. Education, academically speaking, is not necessarily simple. It is more or less complex. Therefore the educated man of use in the world has mixed simplicity with his learning, that it may be in a condition to be assimilated.

SIMPLICITY

Not what we know, but what we do with what we know, counts, and we cannot distribute either learning or experience, or use them to advantage, unless we have prepared them to meet the exigencies of the times, made them so that they are of use.

The greatest leveling power in the world, that which makes things good for something, is common simplicity mixed with common sense. The two are practically synonymous, for one cannot live without the other. Where they don't exist, all the learning in the world, and all the experience possible for one to obtain, are like so much gold buried beyond the reach of man.

Be simple, be clear. Don't swallow a dictionary and exhale words, which, like dust, blind the eye and clog the ear.

RESPECT YOURSELF

THERE are several good and sufficient reasons why you should be yourself. The first one is that you cannot be anybody else.

I do not mean by this that you cannot improve yourself, that you cannot grow better, that you cannot develop your character and your ability.

You cannot be more than you are fundamentally.

If you do your best, you are the equal of any man who does his best, whether he is your employer or you are his.

Respect yourself. If you do not, nobody will respect you.

You, not the world, sets your pace.

As you measure yourself, as you consider yourself, as you respect yourself, so are you likely to be.

I am aware that thousands over-respect themselves, or rather, allow conceit to control them, but I am speaking of the great majority of men as they run, of those who are what they think they are, neither more nor less.

RESPECT YOURSELF

Self-respect breeds self-confidence.

Without self-confidence, without proper realization of your abilities, your capacity is worth little in any market.

If you can do a thing, and think that you can't, you are not likely to do it. If you think that you can do a thing, the chances are that you can.

I am not asking anyone to be too self-confident or to carry an overload of self-respect, but I am claiming that without self-respect you will amount to little, and will be unable properly to use even the ability you have.

I prefer a conceited man, if he has some foundation for his conceit, to one who belittles himself and lives under the handicap of unjustifiable modesty.

The men who "get there," and "stay there" when they get there, are those who maintain proper self-respect, who are confident, who are persistent, who believe in themselves, and who know how to impress others with their ability.

If you know a thing, feel it and show it.

Many a failure is a man of ability who has not sufficient self-respect or self-confidence to use what Nature has given him or what he has developed. His very ability loads him down, sim-

RESPECT YOURSELF

ply because he does not distribute it, does not use it.

Knowledge of one's ability is second only in importance to the ability itself.

Don't go around with a "chip on your shoulder" and invite people to knock it off; but if the "chip" is yours, and it rightly belongs on your shoulder, keep it there.

Stand up in your boots; the boots of others may not fit you.

Don't be afraid of yourself; if you are, you will be afraid of everybody, and nobody will be afraid of you.

You are the owner of yourself, and what you are is what you have to sell, to use, to develop. If you are ashamed of yourself, you invite criticism, abuse, and failure.

If you would be respected, respect yourself.

REGULARITY

THERE is a man on our street who has added a score to his "three score years and ten." His step is firm, his body erect, and his eyes clear. Ask him the reason why and he will reply: "I've been regular in my habits. I haven't overeaten. I've taken plenty of sleep. I've neither overworked nor loafed. I rise at about the same hour every morning, breakfast on plain food, do my work, eat a hearty but plain dinner, attend to my duties in the afternoon, have a light supper, and go to bed at a reasonable hour. I've worried some, because all men do, but I haven't made a specialty of it. I've found that most of the things about which I worried didn't happen."

Ask the business man of success, or the professional giant, to what he owes his progress primarily and he will tell you that, while he is not an automatic worker, and does not run by the clock, he lives a normal life, neither loafing nor spurting, and he does each day the work of the day, not doing to-morrow's work to-day, or to-day's work to-morrow.

While many of us owe our weaknesses to pre-

REGULARITY

natal causes, the majority of physical and mental troubles may be avoided if one will live normally, eat well, sleep well, and work steadily, taking plenty of exercise, seldom overworking, and never stagnating.

More men rust out than wear out.

The well oiled and cared for, constantly running machine lasts longer than that which is left out in the rain and run only at intermittent periods.

It has been said that men without strong constitutions, who take care of themselves, live longer than those who are naturally rugged and who abuse themselves, running chances with both their mental and physical machinery, driving them to the utmost. Yet it is probably true that lack of work and lack of exercise are more disastrous than too much of either.

Half of the troubles of middle life are due to youthful indiscretions, to over-exercise, to abuses of every kind, which may not seem to affect one while he is young, but which strain the machinery of the body and shorten the period of its normal activity.

Treat your body and your mind as you would a machine, if you wish to have them perform their functions and accomplish to their full ca-

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capacity. You may ill-treat them for a while, and they may appear to respond to your unfair demands, but, sooner or later, lack of care will snap a spring or a bolt, and the whole machine will be affected, so that it will refuse to run steadily, and, finally, to start at all.

Don't labor under the delusion that you can overwork to-day and rest to-morrow. Do two days' work in two days, not in one. An hour of strain is more harmful than a day of steady labor. Moderation and regularity stand for success.

QUICK WIT AND IGNORANCE

HE was only a boy of sixteen; perhaps a year older or a year younger; it doesn't matter. He came from the country, and he was as green as the fields of his father's farm; green in experience, green because he hadn't reflected all the colors of the world. Yet there was something to him, something sure to grow and to become worth while, that sort of something which makes its mark and marks the way for others to follow. He applied for a position. The merchant liked his looks and began to question him. Among other things, he said: "What compensation do you expect?"

It happened that the word "compensation" had never come into the young man's vocabulary. He could guess what it meant, but he was not sure. His quick wit came to his assistance. He pulled himself together with a snap, and said: "If you don't mind, sir, I'd like to think it over for an hour or so. May I come back later in the afternoon?"

The merchant, of course, gave his consent. The boy went to the public library, consulted the

dictionary, and found that the word compensation meant wages or salary. He ran back to the store, primed with live knowledge, rushed into the merchant's presence, and exclaimed: "After thinking over that matter of compensation (he had practised the word), I am perfectly willing to leave it to you."

"All right," replied the business man; "I'll give you seven dollars a week."

The next morning the boy was at work. Ten years later he was treasurer of this corporation, handling three million a year.

The same initiative that had pulled him out of that tight place when he was applying for a job stood by him through all of his work. He took hold of every job as though each job was all the job in the world, studied it, analyzed it, worked in and around it, tried to see how he could systematize it and make it more effective.

Naturally his employers began to notice him, for they found that he did things, not in an automatic way, or necessarily just as he had been told to do them, but that he applied his own methods to those of others.

The foregoing narrative is a true story, told me by one of my friends. Thousands like it are equally true.

QUICK WIT AND IGNORANCE

It's the man, not the job. Success is vested in us, not in our surroundings, although environment plays an important part on the stage of business.

Nobody ever succeeded wholly because of luck, or because of unasked for and unworked for opportunity, or because of outside aid. All these things help.

The better our environment, the better, generally speaking, we are; but the best surroundings, unexpected and great luck, and a large amount of assistance will be of no permanent value unless we ourselves, working from within ourselves, exert ourselves and make ourselves meet conditions, rather than wait for conditions to meet us.

It is "up to you," my reader, not "up to" conditions, not "up to" surroundings, not "up to" luck, not "up to" opportunity, but all, or nearly all, "up to you."

If you do your best when you are on a clear road or on one with handicaps, you will probably succeed. If you don't do your best, you will fail, even though surrounded by opportunity and surfeited with luck. You control your place in the world.

USING THE LIBRARY

COMPARATIVELY few people, even city dwellers who live within the shadow of a great public library, have much realization of the tremendous value of these institutions. They look upon a library as a building containing a collection of books, largely confined to fiction, books of entertainment rather than of information.

Every library, even the smallest, carries the dictionary and one or more sets of encyclopedias, and on the shelves of the larger libraries are thousands of books upon every conceivable subject, and printed in all the modern languages.

Practically all libraries carry a card index, with many cross references, one set of cards headed with the authors' names, another with the titles. Many libraries have government, state, city, and town reports, and books of statistics, while the larger ones cover the entire world of literature, art, science, and industry.

Let us suppose that you desire information upon a certain subject, the manufacture of ink, for example. In every large library there are

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from one to fifty books giving information about the ink industry, containing formulas and other matter of importance. These appear in the card index under the general title of "Ink."

Perhaps you are working for a paper manufacturer. I do not know how many books are devoted to this subject, but probably paper is mentioned in over a hundred volumes, and in them will be found a complete history of the trade, besides government statistics.

Many libraries carry what is known as "Poole's Index," a volume which is kept very closely up to date. Here the different magazine articles are indexed and the name, volume, and date of the publications containing them are given. Extremely vital information is obtained in this way.

Writers and lecturers use the library continuously, for in no other way can they easily obtain valuable and authoritative data.

The average librarian, although not, as a rule, a business man, is extremely well posted and has at his tongue's end, or can easily locate, what has been printed on any subject. It is one of his duties to furnish advice and information, and he will gladly do so.

A friend of mine recently was called upon to deliver an address before a business organization,

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upon a subject with which he was not familiar. He entered the library, consulted the librarian and the card index, and in twenty minutes had more than twenty-five volumes and pamphlets before him giving information upon his subject. In a couple of hours he was able to deliver an intelligent and valuable address.

Some time ago a friend was visiting me. I had been asked to speak before a dental society, and as my guest was a very good speaker, I notified the president and he was invited to sit at the head table. He had only an hour's notice, and this time he spent at the public library. That evening he delivered an address which seemed to indicate that he was familiar with dentistry.

With very little effort you can learn how to use the library for your own benefit, and for your employer's as well, for you can place before him data which will be of great value to him.

The library is the people's storehouse of information, which, unfortunately, is not used as it should be.

THE QUALITY OF FRIENDSHIP

ADAGES, old and new, average good, and the concentrated advice we find on post cards is usually worth following. Occasionally, however, we run across samples from the work of the alleged sage like the following, which I read at the top of a column in a leading newspaper:

“Associate with persons who know more than you and who are better than you.”

Do it, if you can; but you can't.

The old idea that opposites attract and likes repel is sheer nonsense.

We associate with those we like, and we like only those who are like us; at least, in essentials. I do not mean by this that a college professor cannot enjoy the company of his shoemaker, for the latter may know more about some things than does the former. They would not be friends, however, if they were not alike in many respects.

The good man will not associate intimately with the bad man. He may try to help the unfortunate; but, as long as a man is bad, he cannot have friends that are good or good friends. The very moment that he reforms, or sincerely

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attempts to do so, he is on a par with those who do not need reformation, and he can choose his associates and friends from among the better class; but, so long as he is evil in mind and action, he can have no intimate friends among men of character.

Whether or not all men are born equal, it is obvious that all men do not have an equal chance in this world and that environment has more to do with crime than has inheritance.

As long as our associates are evil, we shall be like them; and we cannot get away from them until we begin to establish a good character for ourselves.

The platform of democracy is good will toward everybody, and a willingness to help the world at large. There is, however, no reason why the man who loves the classics should not select his friends from among classical scholars, or why those of any particular bent should associate intimately with people having opposite ideas and ambitions. This does not mean that one class is above another. It is simply a question of the exercise of preference. We are friendly with those who are like us, who have a common interest; and friendship is built upon likes, not upon dislikes.

THE QUALITY OF FRIENDSHIP

If you would have good friends, be good yourself. Unless you are, or are striving to be, you cannot expect to associate on intimate terms with those who possess better and nobler characters.

I hope the reader will not misunderstand me, and think that I am discriminating in favor of the classes and against the masses. I am not. I am simply making the broad claim that the good and the good are friendly, and the bad and the bad keep together.

If your character has not been what it should be, reform; and during your reformation you will find the hands of good people held out to you.

You are good as soon as you begin to try to be good, even though you may not fully succeed.

Friends you must have, and they will be like you.

God and Nature gave you the right to choose the path you will follow.

You are master of yourself.

PROSPECTS

REAL men, men worth while, live both in the present and in the future. They render full duty to the present, and consider, and even dream of, the future, always without neglecting the responsibilities of the present.

What we do has two distinct values: first, what it brings in immediate returns; and, secondly, what it may give to us in days to come.

If what we do only satisfies the appetite for the time being, it is but sufficient unto the day and for that only. If, besides giving the necessary daily food, it makes one better able to meet the exigencies of to-morrow, it then has accumulative value and becomes an asset of the future, as well as of the present.

The great business men, those who have built our national industries, work in the present anticipating future results.

No business man, no man of perspicacity, expects an innovation to pay at the start. He deals in futures, rather than in transients. He looks upon probabilities as investments, which he hopes to be able to cash in in days to come.

PROSPECTS

The improvident man seldom anticipates. So long as he has a dollar in his pocket, he is satisfied. He cares nothing for the future, and expects the future to care for him. It won't. If disaster does not overcome him, he glories in the knowledge that he is as well off, apparently, as is the provident man; but, unfortunately, all of us are pretty sure either to run into trouble or have trouble run into us. If we do not anticipate disaster or accident, and prepare for it, we are in no condition to stand it, or to overcome it, when it arrives.

Looking ahead, preparing for a probable or possible future, for rain or shine on the morrow, not only enables one better to meet it, but enhances his present commercial and other values, for it allows him to deal both in present commodities and in future prospects, to live comfortably in the present and to be prepared for what may come.

He to whom the future does not appeal, he who does not anticipate the morrow, he who has no thought of prospects, he who lives from day to day, is no better than the insect who lives and dies on the day of his birth.

Prospects, then, are as worthy of consideration, and are of the same importance, as are the things

PROSPECTS

of the present, and it is just as necessary to provide for the future as it is to forage for our daily bread.

With feet firmly planted upon the rock of to-day, reach out both of your arms into the great future, never detaching yourself wholly from your present anchorage. Do not, however, forever stay anchored. When the sea of your life is placid and safe, slip your moorings and venture into the ocean of reasonable chance.

Prospect, look ahead, if you would use the future to advantage. Be a man of present action, never without a vision.

He of the present may not starve. He of both the future and the present will live.

Be cautious, but unafraid. Forget neither present duty nor future prospects. Live to-day, and think about to-morrow.

Don't stay "put."

PROFITABLE ONENESS

HE who thinks he can do everything may fool himself, but he does not fool anybody else.

No man can do two things as well as he can do one thing. The strength of success is in the singleness of it. Every successful book, every successful play, has one *leading* character. If it had more, it would not be successful.

On the field of battle there is only one commanding officer.

One blow on the head of a nail will drive it farther into the plank than a dozen blows on the side of it, and no two hammers can hit the same nailhead at the same time.

The rifle bullet reaches the mark. Scattering shot brings down only small game.

He who knows many things equally well—assuming that this is possible—is not properly equipped to fight the battle of life.

Successful men know many things well and one thing *very* well.

The boy who seems to have no one single tendency, who does not seem to enjoy a paramount desire, who has no decided preference for any-

PROFITABLE ONENESS

thing, may earn his living, but not much more than his living.

The successful man, while not ignorant of general things, has a pronounced proficiency in some one direction. The eye specialist may not be a good general operator, and the marvelous surgeon is not likely to be a good family physician.

Do not think from what I have said that the fundamentals of life, including a general education, are not necessary for specialization. The electrical expert, enjoying a salary of many thousand dollars a year, limits his practice largely to electrical matter, but he is well rounded out in general science. If he had not been so trained, his mind would not have been sufficiently developed to become an electric specialist.

In order to travel beyond the ordinary line of success and accomplish more than little things, we must have a general idea of the world at large and not be unfamiliar with its art, its science, its literature, and its business; but no one can effectually practise any profession, any art, or any one line of trade unless he knows that one thing better than all else.

The versatile man may be good company and he may satisfactorily manage a whist party and

PROFITABLE ONENESS

personally conduct a cross-country tramp, but he will never successfully plough any field producing a profitable harvest.

Young man and young woman, acquire a good general knowledge. Do not be ignorant of those things which concern life at large, as well as your own. You will find much to interest you, much which will help you in your special work, which will give you a broader outlook and make you a more companionable person. When you have obtained this general information and have become familiar with current affairs, begin to specialize. Make up your mind what subject interests you more than any other, and then acquire all possible information about it and gain all possible experience.

Learn to do something better than all else. Stand for something. Be known as somebody.

“GETTING BY”

I AM sorry to say it—I wish it were not true—but about ninety per cent. of boys and girls in school, yes, college undergraduates, and those employed in the business world, seem to be obsessed with the idea that, if they “get by”—that is, do not fail to pass examinations and do not subject themselves to criticism while at work—they have done all that is to be expected of them. They are, therefore, satisfied with themselves, although they are usually unsatisfactory to others.

The “get-by” man is nothing more or less than an automaton. He does only what he has to do, often grudgingly, seldom with any interest, and “makes good” at par, never with a premium. In school he may not be at the bottom of the class, but he is never near the head of it. He is a member of the great majority, never good at anything, seldom bad. He does not swim, except in emergencies, but floats along the River of Life, following the current.

He does not know himself, because he is too lazy to become acquainted with what he really is;

"GETTING BY"

and nobody knows him, because he makes no effort to get close to anybody.

He "gets by," it is true. If at school or college, he receives his diploma or his degree with a hundred or a thousand others. He does not impress his teachers or his professors. He counts one on the roll, and stands up with the members of his class to receive his parchment. Then he goes out into the world and obtains a moderate salary, and to him never come more than small promotions and slight increases of income.

He may be able to support a family. He is not a good citizen. He is known as "John Smith, of No. 1 Smith Avenue, Smithtown." His neighbors know that he is a neighbor. The tax collector sends him an annual bill, usually for not more than a poll tax. He is one of many employees. He is noticed when he is late, and he is "called down" by his employer if he makes a mistake. At the end of the year he receives a dollar or two increase in salary, and often no increase.

He may be respectable, and, perhaps, have no large or small vices. He may behave himself, and usually he does not figure in the police court. He "gets by"—that is all.

I am aware that most of us are ordinary. We

"GETTING BY"

have average ability, and only a few of us can ever obtain a commanding position; but there isn't a man with normal faculties who cannot by perseverance attract his employer's attention, who cannot by the exercise of ambition become known in his community, and stand in a class above that in which are the rank and file of men.

The man who tries to succeed, who does his best, who makes the most of himself and of what he has, whether it is much or little, who is always on the lookout, who husbans his resources and invests them (I am not here referring to money) so that they will pay the largest dividend, is a successful man, for he has done all that he could.

No man is successful, no man has a right to be satisfied with himself, if he "gets by," and does only that.

Success consists in doing your best, in making the most of yourself, in getting out of yourself all that you have in yourself, whether you are an under-employee or a commanding employer. Less than doing your best is failure.

If you have the ability to stand at the head of your class, you are a miserable, contemptible failure if you do not rank number one in your school

"GETTING BY"

or college, provided you can do so without the sacrifice of your health or of better things.

If you are capable of occupying the position of head bookkeeper, and you do not, you are a failure, unless there are insurmountable handicaps in your path.

"Get by"—and further.

GETTING TOGETHER

I DON'T care who or what you are, whether you own and manage a railroad, are commander of an army of industry, are the driver of a coal team, or a digger of the soil, you, individually, amount to mighty little. Your success in life, no matter how great or how small it may be, is due, first, to what you have done yourself, and, secondly, to what you have taken from others.

I don't mean that you have robbed others, but that you have exchanged what you know for what others know, have gotten together with others, have swapped experiences, have both taught and learned.

The process of getting together is responsible for every kind of progress. The hermit is useless to himself and a disgrace to civilization. He may receive, but he does not distribute. He hoards, takes everything unto himself, gives out nothing. He has, at most, the semblance of a brain. He occupies just so much space, and the world would be better off if he would seat himself in an oarless rowboat, drift out with the tide, and tumble into the accommodating ocean.

GETTING TOGETHER

Every trade, every business, every profession, has an organization. The members get together and play games of conversation, with both sides winning. Each works for himself and for others. Each gives, and each takes.

The individual man is not a man. The composite man is a man.

The marvelous operations performed by our great surgeons, the discovery of antitoxins and other life-saving serums, are not due to the skill or proficiency of any one expert, but to composite knowledge, composite experiment, composite experience. Physicians get together. Each relates his own experience; each takes from the others their experiences. The patient is not prescribed for by the physician at his side, for his doctor brings to him the result of the medical experience of the whole world. The sick man is cured, not by his family physician, but by what that physician represents.

The great lawyer wins a case. His argument before the jury is unanswerable. It seems as if this barrister carried all the law and precedent of the past and the present in that one little head of his. Such is not the case. Before facing that jury the lawyer browsed among the law books, consulted with his partners or with others, and

GETTING TOGETHER

brought to the court-room, not altogether what he knew, but what he knew how to use of what others knew. He got together with others, and this getting together was responsible for his success.

The great merchant succeeds, not entirely because of his personal ability, but because he has a brain broad enough to absorb the principles which others have used; and his factory and office are run, not under his individual direction, but under the leadership of composite intelligence and composite experience.

The great discoverer may think that he has found something entirely new. He has not. He had an original vision, but back of it, back of his own individual eyes, were the findings of others.

If you would get anywhere, get together.

INITIATIVE

MR. TIMOTHY E. BYRNES, one of New England's most prominent lawyers, until recently vice-president of the New York, New Haven & Hartford Railroad, in an inspirational talk before one of my classes, said: "Initiative is imagination put into action, dreams put to work."

Man, including every class of worker, may be divided into two distinct classes: those who take the initiative, and those who do not.

Both may be faithful. Both may do, or think that they do, their best. Both may be ambitious. Both may desire to occupy a high place in the world; but he who takes the initiative, who thinks for himself, who does things which he is not told to do, will outrank the man without initiative, even though the latter may possess greater ability and be filled to the brim with academic or technical knowledge.

It is not what we have in the way of ability or experience which counts so much in the grand roundup, but what we do with what we have, how much we develop our possessions and make them work for us and for others.

INITIATIVE

Two young men occupy similar positions. Both are ambitious, both are faithful, both are hard workers; but one does only what he is told to do, automatically performs his duties; while the other does what his fellow is doing, and adds to it *initiative*. He thinks while he works, connects his hands with his brain.

Labor in itself, essential as it is, does not accomplish more than the result of routine, unless back of it is that something called initiative, that ability to make everything count, to see, to think, to analyze, to differentiate, to make every part of one's self a harmonious working wheel in the machinery of life.

All of us cannot take the initiative to an equal degree. Some of us, even though we may possess ability, do not seem to have the capacity to use it. That is unfortunate.

Notwithstanding this condition, however, I think that the majority of us can, if we will, handle ourselves so that what we possess will pay a larger dividend and carry us from the bottom to the top, or near to it.

I am inclined to think, and I am basing my opinion upon experience, that most people can take the initiative if they will, and that they do not do so because they are lazy, unwilling to make

mental effort, although they are not deficient in automatic action.

There are two kinds of laziness: physical and mental. Either makes for failure.

The physically lazy man never accomplishes anything; and the physically active man, unless his mind is alert, does not manipulate what he has to advantage.

The man of action, who has no ambition, is handicapped at the start and all along the line; and he of ambition, who does not take action, is as badly off on any field of endeavor.

Success depends upon both ambition, which allows one to dream, and activity, which turns the dream into reality. Unless the dreamer possesses the power of action, he imagines great things which never exist, and, large though his mental capacity may be, his dreams never come true.

Altogether too many men look up into the sky and forget that their feet tread the solid earth; too many others stoop toward the ground and never see the sunshine of opportunity.

THE OIL POURER

THE mountainous waves of the ocean cannot be subdued. They roll at the will of the storm and the wind. Human ingenuity, however, has discovered that pouring oil upon storm-tossed water, while it will not conquer the rolling of the waves, will prevent them from breaking.

When you are before your customer, he is your superior for the time being, because you are more anxious to obtain his trade than he is to give it to you. He may be your inferior socially; he may be uneducated; he may not be a gentleman; but, if you want his business, you must cater to him, for he will not cater to you.

I am not asking anyone to give up his self-respect, or to cringe before insult; but I am saying to you salesmen, both young and old, that, if you would gain trade and hold it, you must recognize the position of your customer and treat him as a gentleman, whether he is one or not.

Comparatively few men, even the most irritable, can maintain ungentlemanly conduct in the presence of a courteous and painstaking salesman.

THE OIL POURER

Courtesy turns away wrath.

Politeness is a selling asset.

The great salesman, yes, the great man in every other department of business, is, as a rule, courteous even to his inferiors. He began in the ranks, but he was so obedient to orders, so respectful to his superior officer, that subsequently he exchanged the gun for the sword and commanded rather than was commanded.

When you are alone in the office, or in front of your customer, you, and you only, represent the business. You are the proprietor-in-chief for the time being. What you do and what you say will aid or compromise the house with which you are connected.

The majority of customers or callers do not meet the proprietor or the head of the department. You come between them and higher authority. They judge the house for which you work by you.

No matter how inferior your position may be, even though you are only a porter or an office boy, you at times are the only one who represents your business. If you are courteous, painstaking, and apparently interested in the caller or customer, your attitude will prepossess him in favor of both your goods and your house. If, on the

THE OIL POURER

other hand, you are discourteous, brusque, and indifferent, you will antagonize the customer, and this antagonism will pass beyond you and be directed against your employer.

You may be left alone in the office. A cranky and irritable customer or caller enters. He is unreasonable and discourteous. What of it? It is your duty to meet him with a pleasant countenance and not to notice that he is not a gentleman.

Perhaps you haven't more than ordinary ability, and it is possible that you are below the average; but whether you have talent or not, you can, if you will, pour the oil of courtesy upon the troubled waters which are constantly sweeping the sea of business.

The oil pourer, whether he is upon the deck of a storm-tossed vessel, in the office, or behind the counter, lubricates the friction of his way and progresses rapidly.

IN THE OPEN

OUTDOOR men suffer from the minimum of the "ills to which flesh is heir." The inhabitants of the polar regions seldom, if ever, have colds. Policemen, letter carriers, teamsters, and motormen, who spend their working hours in the open air, are usually healthy and seldom are confined to the house.

Diseases and other physical troubles attack those of sedentary habits, and those who spend the greater part of their time in offices or houses, many of which are not properly ventilated.

Some time ago, at an early hour in the morning, I passed along several streets on which the houses are occupied by the well-to-do classes. A proportion of the bedroom windows were closed, comparatively few were wide open, and the majority of them were raised but a few inches.

Some people have an idea that night air is unfit to breathe. The only air we can breathe at night is either night air or confined day air, and even if night air were not as healthy as day air, fresh air is certainly far better than air which has been all day bottled up in the house.

IN THE OPEN

Tuberculosis, the "Great White Plague," which is, perhaps, responsible for more deaths than any other disease, is now to a large extent under control by means of the fresh air treatment and proper food. Consumptives are not allowed to remain in a closed room, are kept in the open air as much as possible, and, when indoors, are obliged always to keep the windows open.

The majority of stores and offices, as well as factories, are badly ventilated, and this accounts for many of the ailments of business men, operatives, and other employees.

A large number of people eat their lunches in the office or factory, partly for economy, often to save time. If it seems to be necessary for you to lunch at your place of business or work, get out into the open before or after eating.

Ninety-nine per cent. of commuters, and users of street cars, rush from their offices at night to the nearest station and board an unventilated car, instead of increasing the distance to the station or getting out a few blocks ahead of their destination, walking the balance of the way.

Nothing contributes more to good health than a brisk walk and keeping out in the open air. If you live at a distance from the office, do not ride the entire way. Walk part of it in the morn-

IN THE OPEN

ing and at night. Leave your office or factory for a few minutes in the middle of the day. Keep the windows open, but do not sit in a draft.

If you get your feet wet, change your shoes and stockings when you arrive at your destination. If you can't do that, at least dry them over a register or stove.

Do not wear too thick or too thin clothing. Either contributes to ill health. Wear stout shoes. The present fashion of thin slippers for street wear is to be condemned.

Keep out-of-doors all you can. Force yourself to do so, if necessary.

Never sleep in a closed room. Make an effort to ventilate your office or place of work. You usually can, if you will.

Outdoors is Nature's great sanitarium.

WORK AND SERVICE

FORMERLY it was a question of how much work a man could do, how much actual labor he could perform, how many hours he was busy. To-day it is not *work* which counts, but *service*.

The difference between a great medical specialist and an ordinary practitioner is not in the time he remains with the patient, but in the service he renders him, in his power to diagnose the trouble.

The great captain of industry decides in a minute a question which it would take a mediocre man an hour to determine, and probably the latter would not reach a solution at all.

The great merchant has learned service. He knows how to husband his resources, to corral his experience, and to render a decision almost instantly. He does not remain ten or twelve hours a day in his office. He is to be found on the golf links or on his yacht, where he gains strength by diversion, where he rests his mind, that he may meet emergencies successfully.

Do not think that I am advocating loafing, for loafing is not resting. One must work, and work hard, at the start, at least; office hours must be

WORK AND SERVICE

kept; discipline must be maintained; but, if you depend upon work, and upon work only, and think nothing of service, your product will be reduced to that of the laborer who removes so many cubic feet of dirt a day, automatically performing his duty, who is a mere machine, regulated by a 'boss.

What your employer wants of you is service, as well as work. What you accomplish is of importance to him, not so much how many hours you labor. What is the result of your endeavors? What do you bring to the firm for which you work? What do you do for your employer? Is your work merely mechanical? Are you nothing but an automatic machine, or are you a thinking man, who, while he labors, realizes that the result of that work is of vastly more importance than the work itself?

The majority of young men enter business feeling that, if they labor eight hours a day, they are doing their allotted share of the world's work. Well and good. Whether your hours are long or short, you should fill up every minute of the time, doing something or attempting to do something; but if you feel that by merely putting in eight hours or so of labor a day you are a success, you are woefully mistaken.

WORK AND SERVICE

What does that work accomplish? What is the result of your labor? These are momentous questions.

Will you continue to be a machine, merely keeping yourself well oiled and in good condition, or will you get out of the automatic class and think while you work, attempting always to find, not an *easier* way, but a *better* way, of accomplishment?

You have been given two distinct working bodies—your physical self and your mental self. The former is necessary, for thought without mechanical action is as worthless as is action without thought. Connect the two, and every time you file a letter or run an errand see to it that the nerves connecting your hands or your feet with your brain are active.

Do not be an automaton.

Your body may earn you a living, and a poor one at that; but your body and your brain combined can lift you to any height.

Be of service.

INSINUATION

THOUSANDS, yes, hundreds of thousands, of men and women have been temporarily or permanently injured because of the carelessly dropped remarks or insinuations of those who make a specialty of speaking ill of everybody, with or without reason or proof.

The other day, while at lunch with a friend, an acquaintance joined us. My friend turned to me and said:

“I am looking for an assistant bookkeeper. Do you know of a bright, available, and thoroughly reliable young man who could fill the position?”

“Yes,” I replied instantly, “I know just the fellow you want.”

“Is he out of a position?” inquired my friend.

“Yes,” I answered, “but through no fault of his. His firm failed.”

“What’s his name?”

“John Smith.”

“Is that the fellow who kept books for the Blank Manufacturing Company?” interjected the acquaintance.

INSINUATION

“Yes.”

Turning to my friend, he said:

“I don’t believe you want him. He was in college with my boy and I never thought much of him.”

I was naturally indignant. Facing the acquaintance, I said emphatically:

“Mr. Jones, I know John Smith. I know that he has a record which few young men of his age possess, that he has ‘made good,’ and that he is the soul of honor. If you know anything against him, out with it!”

The man hesitated, and finally admitted that he really had never seen John Smith and only knew about him through his son, and that was several years ago.

I can relate many similar instances, some much more serious than this. A friend of mine, a few years ago, was refused admittance to a highly respectable organization because the membership committee failed to make a thorough investigation and did not discover that there were two men of the same name doing the same kind of business, one a man of strict integrity, the other a blackleg.

In the street cars, in the restaurants, in the lobbies of the hotels, at the clubs, in offices, in

INSINUATION

society, everywhere, men, and women, too, are making insinuating remarks about their acquaintances, usually without any proof or any reason for doing so.

It is obvious that we cannot like everybody and that we cannot avoid prejudice, but it is one thing to be prejudiced against a person and another to publish that feeling.

We have absolutely no right to say anything against anyone unless we have abundant proof to condemn him or unless suspicion has almost reached the point of fact. In the latter case we should acknowledge frankly that *we do not know*, but that *we think* or *have heard*, and give all the particulars, so that the one addressed may gain an intelligent conception of the matter.

The majority of insinuating remarks are not definite. They are merely stabs in the dark, which often wound seriously and cause terrible injury.

Unfortunately, the law of libel cannot reach these insinulators, and there seems to be no way of punishing them. They usually have no firm friends and cannot be trusted.

Do not insinuate. Do not say anything that you cannot back up. Do not say a man is this,

INSINUATION

or that, unless you know, or have abundant reason to believe, that what you are telling about him is true. Mere rumor amounts to practically nothing.

The man does not live who is not talked against, unless he is such a nonentity as to be immune even from slander.

Most good men are known by the quality of their friends and the quantity of their enemies.

WANT TO DO RIGHT

DOING right is hard work, mighty hard work, unless you want to do it. When you want to do a thing, no matter how hard it may be, its accomplishment is easy.

If you mechanically do right, if you are automatically honest, you are a mere machine, which throws off accurate work without mind, without interest.

Science, cold science, will remove the hill, but add love to it, and the mountain will crumble before it.

Loving to do right, loving your work, makes any endeavor a pleasure, smooths the rough edges, and gives you happiness.

No man ever accomplished anything worth while by automatic action, by mere plodding, by attempting to do it with indifference. Every great result sprang from an intense desire, an overwhelming love of accomplishment.

Perhaps you are discouraged, and there may be reason for it. Perhaps you have failed to gain promotion, and yet have been faithful and honest. That is the way of the world. The

WANT TO DO RIGHT

prizes in the great lottery are few, and there are many blanks. What of it? If everything you did succeeded, success would become too common to be appreciated or to be worth anything. Failure is just as necessary for the making of success as is success itself.

If it were not for life's negatives, there would be no affirmatives. If it were not for the rain, we should not appreciate the sunshine and there would be no harvest.

Right does not consist in right-doing itself. It is in the desire to do right, the love of honest accomplishment.

Right-doing is vested in yourself. If you want to do right, you usually will, although occasionally, despite your endeavors, you will do wrong. Don't worry about that. You're not infallible. The thing for you to concern yourself about is whether or not you wanted to do right. If you did, and used judgment, and the result was disastrous, you were not to blame, and you may use the failure as a stepping-stone to better things.

There never was a man, in business or out of it, who was always right in result, even though he may have been right in intention.

What is your average? If it is to your credit, you are a success, even though you may register

WANT TO DO RIGHT

many failures. Remember, however, that you should not make the same mistake twice. And there is no need of it, for a legitimate mistake will contribute to your success more than to your failure.

Get right inside, and the outside will take care of itself. Intend to do right, and if you do wrong, it is not morally wrong. It is an error, that is all. You will not make many of these mistakes, for the right kind of a conscience will usually direct you aright, and soon you will learn by experiencing both failure and success what contributes the most to the latter and the least to the former.

Form the right-doing habit, and sooner or later it will be more natural for you to do right than to do wrong. The right thing will occur to you sub-consciously, and your mistakes will be reduced to the minimum.

Be right with yourself, and you will be right with others.

EDUCATION

THE academic school has two distinct provinces: first, to teach the three R's, in order that one may not be illiterate; secondly, to impart knowledge beyond necessity, which will enable its receiver better to meet present and future conditions.

Expert and unbiased educators do not question the value of the first, but are not united regarding its second purpose.

How far should one go academically if he would enter life properly prepared to meet its requirements?

Opinion is divided. Upon general principles, however, it may be said that one is not likely to become over-educated academically, notwithstanding the fact that the curricula of most schools and colleges contain as much of the chaff as the wheat of learning.

Until we know what to teach and what not to teach, it is obvious that more than a small proportion of the waste cannot be eliminated.

The higher forms of education undoubtedly discipline the mind and enable one better to grasp

EDUCATION

conditions and to "make good" in every direction.

Education is of no value unless it makes a man more efficient to himself and to others.

Mere memorizing alone is worse than wasted time, yet this method of study, unfortunately, prevails to some extent in nearly every institution. The pupil is often ranked by what he is able to repeat, rather than by what he actually knows.

However necessary academic education may be in a preparatory sense, neither the school nor the college can take the place of experience.

The School of the World, or rather, the School of Experience, is the post-graduate institution which plays no favorites and which has no fads or fancy courses.

Real education does not end with the academic course. It begins after this course is finished.

No amount of book-learning, memorizing, or academic training, even under the most favorable conditions, can be substituted for experience.

The man who stops learning when he leaves his school stops living. It would be better for him, and for the community, if he used the little sense he has as a weight with which to drown himself.

EDUCATION

Many a college graduate goes out into the world laboring under the delusion that what the college has given him is negotiable merchandise, salable in any market, and usually he places an inflated price upon it.

The education which he has received, rightly used, is an asset; but by itself alone it is a drag.

Education, then, has no value in itself. It is valuable only in so far as it enables one to use himself to better advantage.

The parade of the cap and gown, on the college campus, is not the march of real soldiers on a real field of conflict. Each cap and each gown should not stand for graduation, but rather be the insignia of a better preparation for entrance into the School of the World.

To know may be to do nothing. To know how to use what you know counts.

LITTLE IMPORTANT THINGS

THE store was on fire. The fire department had left a card in the office locating the nearest alarm box, but somebody had mislaid it or had thrown it into the wastebasket. Nobody knew where the nearest fire alarm box was, and fifteen minutes of precious time was wasted hunting for it.

A telegram arrived at ten o'clock, requesting the head of the firm to be in another city on the morrow. At ten-thirty a limited train left the city, arriving at its destination at two o'clock the next afternoon. The next train was not due to arrive until after the close of business. The telephone was out of order, and there wasn't a time-table in the office. When one was procured, the ten-thirty limited had departed.

There were half a dozen rugs upon the parlor floor, and no water close by. The wife's dress caught fire from a lighted match. Her husband ran for water, instead of wrapping one of the rugs about her. She is scarred for life. The husband, like many others, didn't know what to do.

LITTLE IMPORTANT THINGS

One of the women clerks in the office fell in a faint. Her companions lifted her from the floor and supported her head, instead of laying her down with her feet slightly elevated. It was some time before she recovered consciousness. How few people know what to do in similar emergencies!

Johnnie had a sore throat. Mother thought it might be serious, but grandmother differed from her. They bound it in liniment and applied other home remedies instead of sending for the doctor. It was diphtheria, but the doctor was not called in until a few hours before Johnnie died.

Thousands of people have neglected the symptom and invited the disease, instead of placing themselves in the hands of a reputable physician.

When in doubt, call the doctor. Don't take chances with yourself.

Miss Smith was a stenographer. She didn't know how to spell a certain word, and she inquired of a dozen fellow clerks, none of whom could spell it. The dictionary was within half an arm's length from her all the time. About one-tenth of one per cent. of us realize that the dictionary will answer about nine-tenths of all every-day questions, and we fail to consult it.

If man treated his machine as he treats his

LITTLE IMPORTANT THINGS

stomach, the machine would be out of order most of the time. He enters a restaurant, orders a dish, does not like the taste of it, thinks it may not be fresh, but eats it, and ptomaine poisoning keeps him in bed for a month or more. He would not treat his automobile that way, but then a motor car isn't human and must be cared for.

How many of those who work are thoughtful enough to have an extra pair of stockings and shoes, or even another suit of clothes, in the office in case a sudden storm drenches them?

If you haven't any common sense, go out and get some, even if you have to pay for it. Common sense is worth more than dollars, and double discounts money in any market.

“THE OTHER FELLOW”

NINETY-NINE and nine-tenths per cent. of failures, men of the never-get-there class, ignorantly, intentionally, or unintentionally forget themselves and think about “the other fellow.”

If “the other fellow” is promoted, they are jealous, feel that their employer has discriminated unfairly, and that favoritism or luck is responsible for the good things which he has received.

If they make a mistake, instead of attempting to learn better, they hunt up the mistakes which “the other fellow” has made and excuse themselves because he has blundered.

Many a young man who has not been promoted or received a raise of salary, instead of analyzing himself, goes to his employer and says: “You raised Smith’s salary. I think mine ought to be increased, too.”

The employer naturally asks him what Smith has got to do with it. Smith had his salary raised because he deserved it.

Yet a proportion of men who ought to know better use this feeble and unbusinesslike argu-

"THE OTHER FELLOW"

ment, forgetting that it is "up to" them, not "up to" the "other fellow;" that it is all-important to them what they do for themselves, and of less consequence what happens to "the other fellow."

Let "the other fellow" alone, except to be friendly with him and exchange experiences with him. Congratulate him when he is promoted. Learn of him, if he is a good teacher. Do not be jealous of him. His promotion, even if you do not receive a like one, is an indication that the firm for which you work is prepared to do by you as it has done by him as soon as you are worthy.

The promotion of "the other fellow" should incite you to greater effort. You are better off because he has been promoted. Your turn will come next, if you "deliver the goods."

Don't harbor the delusion that your employer does not want to pay you more money. Unless he is an exception, he regards you as a part of his business plant. It is policy for him to use you to his advantage, and he cannot do this unless it is to your advantage also. He would rather pay you twenty dollars a week than ten dollars if you are worth it and the business will warrant. If you show that you are able and ready to bring him service the equivalent of, or

"THE OTHER FELLOW"

of greater value than, that extra ten dollars, he is more than willing to give it to you.

No business man worthy the name wants to have inefficient employees about him. They injure his business and injure him.

The modern business man requires efficiency, and in most cases he is ready to pay the price necessary to obtain it.

Ninety-nine per cent. of young men who are down are down because they downed themselves and did not realize that, however subordinate their positions might be, they, above all the world, were masters of their destiny.

It is you, not "the other fellow."

SOMEBODY—NOT SOMETHING

BE somebody, not something. Cultivate your individuality. Take care of your personality.

Nobody wants to be a something. Everybody should be a somebody.

You may be only a clerk and occupy a very subordinate position; but, as long as you hold that job, it is, and should be, for the time being, the biggest job in the world for you. You should be proud of it and proud of yourself, happy in the realization that you are doing your work as well as you can, and, perhaps, better than most others could.

Be a somebody at the start, not a mere something. Remember that the strength of the chain is in its weakest link, and that, as a link in the chain of business, you are necessary to the whole, and if you are not strong, the entire chain is weak.

If you do not do your duty faithfully, the business, no matter how great it may be, is not as stable as it should be.

If your principal responsibility is carrying letters to the post office, remember that, if those letters are not promptly delivered, or if you lose

SOMEBODY—NOT SOMETHING

one or more, the business will suffer, and, perhaps, greatly.

To your hands may be entrusted one letter, the prompt delivery of which means thousands, yes, hundreds of thousands, of dollars to the firm for which you work. As the carrier of that letter you are assuming a responsibility of the utmost importance.

If you are not somebody in a low position, you will never be anybody in a high one.

The men who have succeeded, the men who lead in business and in thought, the men who have accomplished great things, were as faithful and as interested when they occupied subordinate positions as they are to-day at the head of large enterprises.

A somebody never sprang from a something.

There is no position so low that something cannot be made of it. There is no man in the world who cannot be a somebody instead of a something.

Somebody, sometime, will notice you if you are a somebody. You may have to wait for years to be appreciated, but if you love your work and feel that each duty, no matter how menial it may be, is your duty, the one thing in the world for you to do, sooner or later greater things will be

SOMEBODY—NOT SOMETHING

given to you, and you will receive at least a part of your deserts.

Failures are always somethings, not somebodies. They automatically work or as systematically loaf. They do not realize their importance; they are disappointed and disgruntled. They do not seem to understand that the man above them is there probably because he is a better man, for the time being at least, and that the only way to obtain promotion is to be better men while down if they would be bigger men later on.

I am aware that discouragements are constantly occurring. I know that the road of life is not smooth, but is strewn with handicaps. What of it? The rest of your world is traveling alongside of you.

Keep on moving. Never stand still. Every hill that you surmount means easier climbing along the road of your life. If everything went smoothly, if there were no handicaps, life would not be worth living, and we should be but cattle, browsing in a fertile field, thinking only of our fodder, living in to-day and never in the morrow.

ODD TIMES

THE man of success, and the boy of prospective attainment, appreciate the value of odd times.

Many have risen from the ranks to command and responsibility by the proper use of odd hours, odd half-hours, and odd minutes.

No matter how busy one may be in business or in school, there are moments for which nothing seems to have been allotted. These moments must either be wasted or used.

Success in school, as well as in business, depends upon the proper balance of work, play, and rest.

There is no excuse for any kind of waste, either of time or of material.

The man or boy of success is always busy—busy studying, busy working, busy playing, busy resting. All his odd moments are filled. He makes every minute count. He is either accomplishing something or is doing something which will make him better able to produce a better something later on.

There is usually time enough in every day for

ODD TIMES

the proper work of that day. Every odd moment has its place in the economy of accomplishment. Successful people never loaf. They never waste a moment. Whatever they do, whether it is work or play, they do deliberately and with all their might. When they rest, they rest intelligently.

The odd moment is the moment in which to relax, guided by the free rein of inclination, not by the whip of necessity. It belongs entirely to one's self. It is unencumbered by specific responsibility and consequently one is freer in it, and can work or play better in it, and even accomplish more than when under the strain of necessity.

The salary-receiver or wage-earner, and the boy at school, are under command and they are not wholly their own masters during the regular hours of work or study, but they are, fortunately, in charge of their odd moments, and what they do in them counts mightily in result. If they waste them, they lose much more than they appreciate. If they use them conscientiously, intelligently, and constantly, they are sure to accomplish something, something which will count in the end.

The odd moment is the period of profit. Many a man has thought out a difficult problem and

ODD TIMES

reached a profitable solution while leisurely walking along the shady street or while comfortably resting in a hammock under the trees. Many a boy has begun to settle life's problems during recess.

May I not say again what I have said many times before—loafing is not resting. A man was not made to hibernate like the animal. He does not have a season of unconsciousness except when he is asleep. His wakeful time is longer than that passed in slumber.

Each hour, each moment, has its place. They may be wasted, or they may be made profitable.

SNUBBING

SOME people, yes, many people, are obsessed with the idea that they are very much better, or a little better, than everybody else, or superior to most of those with whom they come in contact. Then there are others who are abnormally proud of their lineage and who feel that, although they have fed upon the same market meat as others, for some reason (reason never explained or given) they are different from all humanity save that comprising their own little coterie. Their heads are always in the air; their noses would point skyward if their anatomy permitted; and they would refuse to let their feet remain on earth if there were any other place on which to walk.

There is the monied class, or rather, some members of it, whose vanity is founded upon their material wealth, for that is all they have of which to be proud. They condescend; they snub. They think they are better than their fellows, and they show this mock superiority at every opportunity. They divide the world into separate classes, grades, or cliques, placing themselves at

the uppermost point, and from that false position they look down upon the passing crowd, forgetting that those whom they regard as below them may be their superiors.

They are faddists, but usually their eccentricities are directed toward the very things which they do not possess and with which they are unfamiliar. They may have a smattering of literary knowledge, although their reading is probably limited to the magazine stories which as yet the true *littérateur* has not been able to classify. They may fondle art as if they were familiar with it. They are sure to do something which they should not do and to neglect many things which are a part of real life. They snub everybody in sight, or else they condescendingly speak to their fellows. They haven't any friends, no, not even among their kind, for the snob, never sure of his position, wants to be familiar only with his superiors, and his superiors will have nothing to do with him.

It has been said that snubbing is practised largely by the newly-rich and by those who have suddenly risen in the possession of material things. This is not altogether true. I have seen hundreds of educated people, members of the ever-increasing family which sprang from the

SNUBBING

few passengers of the Mayflower, even college professors and men of inherited or earned wealth, who were just as snobbish, who practised snubbing as much as do those who have the excuse of ignorance.

The real man, whether he is wealthy or not, whether he has had a liberal education or one which he gained in the "Little Red Schoolhouse," or as an undergraduate in the University of the World, is not a snob and never snubs. He honors all men who are worthy of respect. He does not feel better or bigger than his fellows. He never condescends. He is always gentlemanly, always considerate, always agreeable.

Don't join that class of employees, the members of which, when they are promoted, look with disdain upon those who are occupying the positions that were recently theirs. Be proud of your attainments, proud of yourself, but have that kind of pride which manifests itself in self-respect and which is willing to associate with all that is good, whether or not that good has money or some other artificial possession.

THE OTHER MAN'S POINT OF VIEW

MR. FRANKLIN S. HOYT, head of the educational department of Houghton, Mifflin and Company, one of America's greatest publishers, in an address before the members of one of my classes, said, among a hundred other good things: "You must put yourself in the other man's place and understand his point of view."

You have a right to be interested in yourself, for you are of more consequence to yourself than is anybody else. The other fellow, however, has rights, and unless you respect them, you stand in your own way and handicap your efficiency.

Individuality is to be encouraged, but the overuse of it makes for failure. You cannot judge another unless you, to some extent, occupy his place, see things through his eyes, and hear things through his ears. You cannot do this perfectly, but you may approximately understand his viewpoint.

The majority of applicants for a position show interest in themselves more than they do in the employer. They emphasize their importance,

THE OTHER MAN'S POINT OF VIEW

their wishes, and are prone to make conditions supposedly in their own interest. They over-use the capital *I* and are very much like the political speaker who begins with "I" and ends with "me."

Some years ago the editor of a leading newspaper sarcastically remarked that he could not print the address of a certain orator because he didn't have enough capital *I*'s with which to set his speech.

Did you ever analyze ordinary conversations? Between every few words appears the capital *I*. Expressions like "I think," "I know," "I feel," are very frequent. You have a right to think, to know, to feel; but what you think, and know, and feel is of little consequence unless it is in harmony with the thoughts, the knowledge, and the feeling of others.

The individual is unsafe. The composite is likely to be right.

There is comparatively little originality in the world. Most great accomplishments are the result of experience, coming from intermingling with others, from absorbing others' opinions and others' knowledge.

The great man uses all he can obtain, adds his own ability to the conglomerate mass, and then produces something of public benefit.

THE OTHER MAN'S POINT OF VIEW

No business giant was ever large enough to succeed alone. Around him he gathered competent advisors, and, although he may have rendered the final decision and thrown the casting vote, what he said and what he did were not wholly his own. He represented the many and had ability enough to use what others had, combined with what he himself had.

I am not suggesting that you shelve your individuality, that you refuse to think and act on your own initiative; but I am saying to you, especially if you are just entering business, that you will probably be safer in the hands of others, or rather, with the assistance of others, than you will be if you start out for yourself with only your own personal experience back of you.

Learn to tread in the tracks of other people if you would successfully walk the street of accomplishment.

OURSELVES

MAURICE MAETERLINCK, the famous Belgian author, says: "Let us always remember that nothing ever befalls us which is not of the nature of ourselves. There comes no adventure but means to our souls the shape of our every-day thoughts, and none but yourself shall you meet on the highway of fate. Events seem on the watch for the signal we hoist from within."

Although environment and conditions are not always subject to our control, although we are frequently forced into positions against our will, although that inexplicable something called "luck," unfortunately, plays a part on the stage of life, although we do not always deserve credit for the things that happen to us, or merit censure for disaster and failure, we are, to a large extent, masters of ourselves and responsible for what comes to us.

Comparatively few men have risen from the ranks and been permitted to occupy commanding positions who did not earn what they received. Their achievements came from within rather than

OURSELVES

from without. They took what they had, whether it was little or much, and made the most of it, developed it to the limit of its possibility. They did not trust to luck, they did not wait for opportunity, they did not attempt to do what they knew that they could not do, but they took that something from within, that natural ability which had been given them, nursed it, cared for it, and grew it into result.

The most despicable thing on earth is the man of physical strength and mental attainment who does not utilize what he has, does not make something of what has been given him.

A proportion, and a large one, of failures is due, not to inability, and not always to lack of perseverance, but, rather, to an attempt to be what one is not, to force what is without into what is within, rather than to develop what is within that it may spread without.

Try as we will, we cannot be what we are not; but we can make much of little.

The man who has no voice can never be a singer worth listening to, and the man who has a wonderful and powerful natural voice will never hold an audience unless he develops it, trains it, and makes the most of it.

This same condition exists in all other things.

OURSELVES

It is useless, it is wasteful, to attempt to annex to yourself that which will not grow within yourself.

Success depends upon growing from within, upon utilizing what you have that is natural to you, and not attempting to produce that which is foreign to the very substance of yourself.

Be yourself, because you can't be anybody else.

Develop what you have, and do not try to make of yourself that which you cannot be.

Don't find fault with fate. The lazy, good-for-nothing man makes a scapegoat of fate and blames it for his own shortcomings.

You don't know anything about fate. Let it alone. Don't think about it. If it comes, you must meet it, and suffer, if need be; but forget that there is such a word. Erase it from the dictionary of your mind.

Remember that you are "the captain of your soul," and may be "the master of your fate."

OPEN-AIR LIFE

NATURE, the original caretaker and physician, did not provide for clothing or for housing. She presented man with the Great Open, and said to him, "All outdoors is yours."

Nature did not speak of indoors, because she had no indoors to give, and there was no indoors at the creation.

The fact that Nature provided neither clothes nor houses must not be taken as a reason why man should not wear clothes or why he should sleep in the snow or in the rain.

Nature provided the material for clothes, but she did not weave it; she gave the wood for houses, but she did not hew it; and man was permitted to do as he pleased with what had been generously donated.

Yet the fact that Nature did not provide an outer covering for man, and houses for him to live in, may be taken as evidence that her original intent was not for him to live wholly within doors and to use his body as a rack upon which

OPEN-AIR LIFE

to hang uncomfortable, and often too much, raiment.

Years ago, within the remembrance of our passing generation, the consumptive was placed in a closed room and was ordered to breathe through a tube. Night air was looked upon as poisonous, and tuberculosis was always fatal. Millions of men and women died, not because they had consumption, but because consumption was given the right of way, because they surrendered to it and let it win.

To-day ninety per cent. of consumptives can live and flourish if, in the early stages of the disease, they are permitted to have all the air Nature intended them to breathe and the nourishing food she has provided for them, unspoiled by French seasoning and American sauces. Open-air schools are being established all over America, and in every case the results have far exceeded expectation.

Thousands of people are sleeping out-of-doors to-day who slept in air-tight bedrooms yesterday. Men and women of sense, although they still remain in the minority, have all their bedroom windows open, and are as careful to ventilate their homes as they are to heat them.

Even business has been impressed by the value

OPEN-AIR LIFE

of good health, and, without thought of anything but financial profit, is providing ventilated factories and airy offices.

Notwithstanding all this enlightenment, an altogether too large proportion of the human race is sleeping in unventilated rooms and working in airless buildings, with the result that millions of our people are inflicting on themselves diseases of every kind, when air still remains free and uncontrolled by monopoly.

Sometime the unintelligent will be sufficiently educated to realize that fresh air is a cheap preventive and curative medicine. They will not make a specialty of cultivating harmful germs in close and stuffy rooms, but will render it hard for these tormenting and unwelcome visitors to find a congenial resting place.

Sleep with plenty of air. Work with all the air you can get. Breathe all the air that your lungs are capable of holding.

The more air, the better. It's free.

HE CLOSED THE DOOR

JOHN was an iceman. For years he had driven his wagon along the Boston boulevards and through the back alleys. He was a strong, husky fellow, popular with his boss and with his customers. He was accommodating, and his ringing "Good morning" was always welcome. He was ambitious, but didn't know it; was satisfied because over his horizon little had arisen save a horse and an ice cart.

Among his customers was a multi-millionaire, the president of a bank and the owner of the largest factory in the city. The basement door was located under his library. Every morning this man of business sat before the open window, or before the glowing grate, and read his morning paper. Old as he was, busy as he always had been, his eye had not lost its power of penetration or his ear its acuteness. He saw and he heard more than most men. The grocery boys, the market men, and others delivered their goods below his window, and every one, save the iceman, slammed the door when he went in and slammed it when he came out; but John always closed it softly.

HE CLOSED THE DOOR

One day, as John was leaving, the millionaire poked his head out of the window and exclaimed: "Say, you man, why don't you slam the door as the other fellows do?"

John was confused for a moment; then he pulled himself together and replied:

"What's the use of being a nuisance when you don't have to be?"

"Got a moment to spare?" asked the millionaire.

"Sure," replied John.

"Come upstairs."

John, in heavy boots and overalls, with hat in hand, stood at the library door.

"Sit down, my man," said the millionaire.

John perched himself on the arm of a chair.

"Get into that chair so as to be comfortable."

John slid into the seat.

"Here, have a cigar," and the business man pushed a box toward him.

The iceman held the cigar in his fingers, not daring to light it.

"Light up, sir. While you're smoking, I have something to say to you. Like your job?"

"Why, yes, sir," replied John, in surprise.

"Ever thought of getting something better?"

"Guess I ain't fit for anything else."

HE CLOSED THE DOOR

"I differ from you," said the millionaire emphatically. "You are the only gentleman who delivers goods at my house, the only one who is considerate, who thinks while he works. I won't ask who you are or what you are. I want a door-keeper at my factory office. The job is yours."

In a week John was at his post. In a year he was promoted. To-day he isn't a partner, and he isn't superintendent of the factory, but he is drawing two thousand a year, and is the most popular man on the premises.

Shutting a door softly isn't much, is it? But it is one of those little things which people don't have to do that mark the man who does them.

In the arithmetic of life, the decimals as well as the big figures count.

Don't take chances with little things. They are often more important than those which seem to loom larger on the horizon.

THE MOUNTAIN AND THE VALLEY

THE mountain-top is small. There is hardly room enough there for the few who reach its height, and unless those who do keep a firm foothold they may be pushed off and dashed to pieces.

The way to the mountain-top is steep and rugged, the rocks are slippery, and the path is full of landslides.

The valley is broad and fertile, and there is room enough there for planting and for harvesting.

The ordinary man can earn his living in the valley; the extraordinary man may be able to attach himself to the mountain-top.

I am not asking you, young man, not to travel upward, nor am I suggesting that you forever remain on the plains, but I am attempting to picture the dangers of steep climbing, and the liability of not being able to find a foothold at the top.

Better, far better, be a good tiller of the soil down in the green valley than starve among the mountain's rocks.

THE MOUNTAIN AND THE VALLEY

In these days of strenuous business, of liberal education, and of opportunity, the old adage that "There is always room at the top" is not as true as it used to be, for even though there may be room at the very top, one must take fearful chances in climbing, and he will meet strenuous men *en route*, ready and anxious to win, not only by advancing themselves, but by pushing others down.

The tendency to go beyond one's ability, to occupy positions unnatural and difficult to hold, is responsible for many a failure and has ruined many men who would have been successful had they stayed in the valley, and had they been contented and industrious, with good prospect of prosperity.

Ambition should be made of sterner stuff than that which drives a man out of himself into unknown regions, or into places too high for him to gain a footing, a footing which, even if he does gain it, he may be unable to keep.

It is your duty to do your best, to make the most of yourself, to encourage rather than to cramp ambition, to use common sense in the making of yourself, that brand of good sense which does not allow you to stay below your level

THE MOUNTAIN AND THE VALLEY

and which will prevent you from striving to go beyond it.

Thousands of men move from where they are, dissatisfied and disgruntled, and enter new and unknown fields, when, if they had remained at home, making the best of their opportunities, they would have been worth more to themselves and to the world.

Where you are, unless it is below the surface, may be the best place in which for you to work and to stay. Certainly you should not allow yourself to leave your base of operations until you are sure that where you are is not the place for you to be in, and until you know of a location within the probable scope of your capacity.

Beware of the top unless there is a safe road leading to it.

JOHN AND TOM

JOHN and Tom were classmates. For several years they studied and played together. Both were attentive, well behaved, honest, and neither appeared to be superior to the other. After graduation they entered a wholesale dry goods house, began at the bottom, and were given opportunity to learn the business.

During the first year there was no perceptible difference in their work, or the result of it, and both received the same amount of raise in salary. At the end of the second year, however, John was promoted and occupied a position much above that held by Tom. Why? Did John possess greater ability than Tom? Was he more faithful? Was he more attentive to his duties? Probably not. He did one thing, however, the importance of which Tom did not seem to realize. He became familiar not only with those things which pertained to his immediate duties and to his department of work, but he went beyond them. He visited other dry goods stores and studied their methods. He talked with men in his line of work who were connected with

JOHN AND TOM

other establishments. He read dry goods trade papers and every book upon the subject which he could obtain. He grounded himself in dry goods, knew the history of the business, and, to a large extent, the action and policy of it, not only in regard to his own house, but with reference to dry goods houses in general. He became familiar with credits; he followed the market. In five years he was the head of a large department, and in ten years a member of the firm, although, of course, his interest was small.

I am aware that this rapid promotion is unusual, for many a good man, ambitious and taking the initiative, does not become a partner in ten years, or twenty years, or thirty years; but it may be stated as a fact that no one who does not do as John did ever gets beyond a subordinate position or is allowed to assume more than ordinary responsibility.

Tom was as faithful, as honest, as hard a worker as John. Tom worked, and was satisfied with doing his duty. John worked, and did more than his duty. Tom attended to those things which he was told to do. John did all that Tom did, and more. Tom loved to work, and worked. John, too, loved to work, and worked, but he also threw his mind into his work.

JOHN AND TOM

He made it a part of himself, and, therefore, it was not drudgery.

The foregoing is but another illustration of the contention which I have always made, namely, that doing one's duty is not sufficient, that faithfulness is not enough. To succeed, and to occupy a position above a subordinate one, require not only work and hard work, but an intense love for the work, and, above all, the taking of the initiative, doing what you do not have to do, assuming responsibility which is not placed upon you, feeling that you are a part of the business and not a mere employee.

The load that you voluntarily shoulder is not half as hard to carry as is the burden which is thrust upon you.

SALARY RAISING

I ASKED James Hosburgh, Jr., of the Southern Pacific Railroad, one of the greatest and most successful officials of his class, how he obtained his first raise of salary. He replied:

“One word will say all there is to tell about it—*work*. I never did anything else but work and look ahead. Promotion came, and with it increased earnings. There was nothing spectacular about it, but merely persistent effort to accomplish the task in hand, and be prepared for new tasks when opportunity offered or advancement brought them.”

I have put this question, and similar questions, to hundreds, yes, thousands, of representative business and professional men, men of mark, men of national reputations. There was a similarity to their answers, for practically all of them either started in as Mr. Hosburgh did, by emphasizing *work*, or else brought *work* into another part of their replies.

I am not so materialistic as to think that persistent and continuous work, unrelieved by any diversion, is the universal panacea for all failure

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and the secret of all success, for I believe that play is second only in importance to work, that good work is dependent to a large extent upon good play, and that the man who works all the time accomplishes less than he who works when he should work and plays when he should play, rendering to play and to work what both deserve. Yet I wish to say, with all the emphasis that print is capable of expressing, that he who does not work, work honestly, work systematically, work persistently, he who does not love work, is never going to amount to anything in any department of business or in any other field of accomplishment.

I have talked with thousands of men, and I have never found one who amounted to anything, who was respected in business, at the club, in the church, or in any other place, who did not work, and work honestly and systematically.

The society man who does not work is a plain and simple fool, and I should use a stronger word if the dictionary would furnish it. He is not even respected by his kind.

Is there anything more despicable, except a moral coward, than a strong, able-bodied man, a man with some latent ability, who fritters his time away, with no definite aim, no definite

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ideals, no definite *work*, in life? He isn't even in the same class with the butterfly, for the latter contributes its gift of beauty for the pleasure of the world.

The idle man contributes nothing worth while; he has no excuse for existing. He receives, but he does not give. He enjoys what others have struggled to produce, and offers nothing in return. He is a parasite, living on the results of others' labors.

Work and you may succeed—you probably will. Refuse to work and you are sure to fail.

Real, honest labor brings satisfactory fruition, the joy of accomplishment, and probable material reward.

It is worth your while to *work*.

HAPPINESS

ERASMUS WILSON, the well-known journalist, and president of one of the largest corps of the Boy Scouts of America, in an address before one of my classes, said, among other things:

“No one can give us happiness. He can only contribute toward it. Happiness is the reflex which comes to us from something we have done.”

Happiness is a natural heritage, and we have as much right to demand it, to get it, to enjoy it, as we have to view a beautiful landscape or to revel in the sunshine.

Without happiness personal pleasure is impossible. I will go even farther and say that a sacrifice without happiness does not do anybody any good, either the receiver or the giver. The sacrifice which contributes to the betterment of ourselves, or of others, brings with it the happiness due to something well done. Even the martyrs were happy, although they suffered physical torture, and in their last agonies they saw clearly

HAPPINESS

outlined on the sky of the future an adequate reward.

The men of the world, the society fools, and those who are dissipated, do not enjoy real happiness, although they may feel that "seeing life," as they call it, contributes to their pleasure. There is no genuine happiness, no real satisfaction, no anything that contributes to the upbuilding of ourselves, which is not connected with a good deed.

So much pleasure may be derived from helping our fellows that I sometimes feel that the doer of good is under obligations to the receiver of it, because the former has that satisfaction, that happiness, which can come in no other way.

We are remembered not for the money we have, not for the positions we have occupied, but for the good we have done to others.

Good deeds never die, and I humbly and modestly disagree with the Bard of Avon, who said: "The evil that men do lives after them; the good is often interred with their bones."

Bad men are forgotten; good men live forever. The memory of them in this world never fades.

Business, hard as it is, is not as cruel as it used to be. Our leading merchants and our captains

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of industry are learning that honesty is the best business policy, that generosity is a business asset, that lasting profit comes only to those who treat their customers as they would be treated themselves, and who, in consummating a trade, realize that the sale is not profitable to either party unless it benefits both alike.

Happiness has become a part of business. Our best business men are happy in their work, happy because they are making money, and happy because, while making that money, they are aiding others to be successful.

The employee who is respected by his employer, who is loved by his fellow workers, is one who thinks of others as well as of himself, and who rises, not by putting others down, but by helping others to rise with him.

Honesty and profitable competition are not removed from generosity and even love. Our great merchants no longer attempt to crowd the other fellow out, but, rather, succeed by joining hands with him, each working for himself, each working for the other.

Boards of trade and chambers of commerce are springing up all over the world, and men who hitherto have been fierce competitors, heartless and even brutal in their transactions, are meeting

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around the festive board, exchanging experiences, working for better general business, as well as for personal profit.

Co-operation is in the very air we breathe, and co-operation stands for happiness.

If you are not happy, you are a failure.

DOING AS YOU PLEASE

BECAUSE we don't know the other fellow's job, because we are unfamiliar with his environment, because we do not, and cannot, realize his responsibilities and his perplexities, we are likely to think that he has what the boys call a "snap," to feel that he does as he pleases, and to envy him.

I have met and I have known thousands of business and professional men of every degree of success and attainment. Basing my remarks upon actual experience, I may say that I have never known a man, high up, low down, or occupying a place in the middle, who did as he pleased, or who could do as he pleased.

The owner of a great business enterprise, with thousands of men in his employ, may appear to be captain of his industry, and it may seem to those who do not know him, and who have not followed him, that he is independent and may do as he likes without hindrance. As a matter of fact, he is not in command of his enterprise, although he holds legal title to it, although he may tell this man to go one way and that man

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to go another, although he may decide whether or not he will build a new factory, put a new line of goods on the market, or change his business policy.

If he is in business, he does, not as he pleases, but as his customer demands. If he does not, he loses his business.

The real "boss" of business is not the man who owns it, but the customer, for without the customer there would be no business.

The great general in command of an army may, if he will, order his men to the right or to the left, to remain in the trenches, or to make a change, yet he cannot do as he pleases, because he is subject to the rules of warfare and cannot disregard precedent without courting disaster. Therefore, instead of doing as he pleases, he does what others have told him is best. He consults his staff, and, although he gives the final order, he is but a composite general, representing others even more than himself.

The office boy who is obliged to be on hand early in the morning and to sweep out and dust, who cannot get an afternoon off without asking his employer's consent, may feel that he is altogether too much under the rule of discipline and that his employer, who seems to go where he

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will and to do as he pleases, occupies a position of complete independence. It appears that the employer is more independent than is the employee, and may to a larger extent follow his own will, but, as a matter of fact, he is practically as much under discipline, as much subject to rules and regulations, as is the humblest man who works under him; for, if he should depart from established principles, he would become a bankrupt. If he does not attend to business, his customers will not do business with him.

Back of it all in business is the customer; and in business, and everywhere else, public opinion, established rules, precedent, right and wrong methods, all make a composite master, under which every man works, whether he is the president of a republic, the king of a great nation, or the motorman of a trolley car.

Such a thing as complete independence does not exist. The only independence that is worth anything, that can be counted on to help one in his daily life, is the independence which is dependent, which recognizes the rights of others, and which does not strut through the world with an antagonizing chip on its shoulder, claiming the right to wear it and refusing to give permission to anybody to knock it off.

THE LISTENER

EVERY man who does not know anything, and most men who do know something, love to talk about what they think they know or do know.

The close-mouthed merchant, the "yea, yea, nay, nay" sort of a fellow, who uses his mind more than his mouth, will, if encouraged, talk for hours upon any subject in which he is intensely interested. His head is a storehouse of information, and, although he may have more entrances than exits, he will open himself to anyone who knows how to knock at the door of his brain.

I have a friend who, although not liberally educated, possesses more general information to the cubic inch than ninety-nine per cent. of educators have to the cubic foot, and that is seventeen hundred and twenty-eight to one. He obtained this knowledge largely because he was a good listener and possessed the ability to make others talk. If he was riding on a train he would select from among the passengers the man who he thought was intelligent and carried with him

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a heavy stock of information. In a diplomatic way he would discover the stranger's business or profession and the subject in which he was the most interested. He would turn the conversation in that direction, asking an intelligent question here and there, and showing deep interest in the subject. He seldom failed to obtain the desired result. He met all classes of people, from the classical student to the keeper of a meat market, and from each he drew a supply of information, much of which, naturally, was valueless. He had sense enough, however, to realize that he could not expect to receive valuable information alone, that he must be content with chaff as well as with wheat; but from each he drew something worth while. The good he remembered, the worthless he forgot.

Conversation is, I believe, the best medium for the obtaining of information. Everybody has something of his own, of which he is proud and which he is willing to distribute.

Bear in mind, however, that the listener is only half a man. He must give, if he would receive. He, therefore, is not only a good listener, but a good distributor. He simply exchanges what he knows for what others know, plays a game of mutual winning, giving what he can afford to

THE LISTENER

spare, and taking from others what they are willing to distribute.

Social as well as business life is based upon exchange.

Education does not consist of receiving and of not distributing.

If you give freely to others, they will as freely give to you.

Conversation, rightly turned, leads to profit.

While you should give the preference to the acquiring of information which is directly in your line, do not confine your mental receipts to that alone. Familiarity with general affairs, even though many of them may not be of direct benefit to you, broadens the mind and makes you better able to use yourself to the fullest advantage.

Don't be afraid of knowing too much.

CULTURE

THE dictionary defines culture as "An act of improving or developing by education, discipline, etc.; the state of being cultivated; refinement in manners and taste."

Culture, like all other good things, may be over-developed and over-emphasized, and be given a position which it does not deserve; and, further, it may be practised to an extent which makes its possessor ridiculous.

Many members of the so-called cultured class are over-refined and unnatural. They worship at the shrine of culture, forgetting that culture in itself is worthless and that true culture is the result of character, not an outside garment.

A proportion of book-learned and superficially educated people have refined themselves educationally to the sacrifice of character and usefulness. While of the earth, earthy, they attempt to place themselves above the ground that they may look down upon men and things better than they are.

Any form of culture, or any manifestation of education, real or imaginary, is valueless unless it is combined with intrinsic character and unless

CULTURE

it represents real attainment, and not the mere exercise of memory or an overstock of book-learning.

The true man is naturally, not arbitrarily or superficially, a gentleman, and he is naturally cultivated, although he may know nothing about the rules of ultra-culture.

Great men, whether educated or not, are natural first and cultured afterwards. Their refinement is the finish of character, not a varnish. In fact, I may say that truly cultured people never claim to be cultured and never parade their education. They are manly. They use what they have obtained for the benefit of society, whether they are teachers, traders, or diggers of the soil. They do not live in feudal houses with walled premises. They mingle with the world, and, although they never descend to the wholly worldly, they recognize the world in which they live.

Culture which is taken like a medicine or put on like a gown is merely the veneer of the real. True culture and true refinement come from the inside and manifest themselves outwardly. They are obtained by living correctly, by improving opportunity, and by having an everlasting respect for others and an unquenchable desire to benefit humanity.

CULTURE

Education and refined environment will help to develop culture, but neither by itself will produce any grade of it worth the cultivating.

Probably half of the so-called cultured have the bacteria, not the life, of culture in them. They are snobs, with no conception of what culture is and they do not know how to define refinement. They are gentlemen in appearance, first, last, and always, and they place culture on a pinnacle without a substantial foundation.

Do not try to be cultured. Do not try to be refined. Be manly. If you love your fellow men, if you would improve yourself to the limit of your capacity, whether you are, or are to be, a college professor, a seller of groceries, or a bootblack, give no thought to culture. Make the most of yourself, and culture will take care of itself.

CASTE

CASTE is a relic of barbarism, one of the slow-dying faults of early savagery which have been handed down by our ancestors. It is responsible, in large measure, for lack of co-operation, and is an active enemy to the practice of the principle of the Golden Rule. It exists in every stratum of society, and even business is permeated with it.

While every member of the human race has a right to select his associates, and while civilization and ethics do not require anyone to associate with those who are distasteful to him, the principle of caste is wrong, and exists without excuse or reason.

Even the educational institution is not free from this objectionable element. The students divide themselves into cliques and classes and often refuse to intermingle with one another, to the detriment of everyone concerned.

During the action of business it is obvious that necessary and essential discipline will not allow the head of the department, or the proprietor himself, to consider his employees, for the time

being, his equals in the shop, store, or office; for he must, if he would succeed, employ reasonable discipline. This condition, however, does not offer excuse for caste, and should not permit anyone to look down upon another because the other is inferior to him in intelligence or is poorer financially.

The formation of cliques, or the division of employees into caste sections, works for the injury of each employee and the business as a whole. It creates petty jealousies, unjustifiable misunderstandings, and the worst form of competition.

It is a fact that truly great men, men great in intelligence, or great in accomplishment, are the most democratic of all, and have a wholesome contempt for the snob or social climber.

The great merchant is usually polite and considerate of his employees; the ignorant, overbearing storekeeper feels that he is made of different material and that he will be contaminated if he associates with those whom he considers his inferiors. He seldom succeeds in business, and he has no standing in good society.

Snobbishness is not limited to the employer. The employee of every grade has as much of it. The ten-dollar-a-week boy looks down upon the

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six-dollar-a-week employee, forgetting that but a short time ago he occupied as low a position.

I am not asking any boy or man to choose his intimate friends without regard to preference and without considering mutual interests, but I am bitterly opposed, both from a moral and business point of view, to the formation of any class or set which considers itself better than another.

Getting together is the life of society, and the life of trade. Separation into classes is fundamentally wrong and works for disaster. If the man in the ranks is faithful to his duty, he is just as much worthy of respect as is the commander of an army of industry.

If you do your best where you are, you are the equal of any man who has done his best, whether he trades in dollars or in cents.

DISCRIMINATION

ONE of the differences between the successful man and the mediocre is that the former has judgment or discrimination, while the latter is automatic in action, does what he is told to do, and goes by the clock.

The president of a large corporation, in a moment of irritation, ordered the head of one of his departments to send a communication to all customers who had failed to meet their obligations to the firm. He did not discriminate; he did not specify; he said *all*.

The manager did as he was told.

The result was that more than fifty good customers rebelled, and some of them would not be pacified.

The firm lost at least two hundred thousand dollars' worth of business.

The manager did what he was told to do, and, technically speaking, he should be commended for being a faithful employee, but he did not stop to think; he did not use his judgment; he did not discriminate. It did not occur to him that this

order was given in a moment of temporary irritation. He did not consult other officers of the company; he did not again refer the matter to the president when that official had become normal. He simply went ahead and followed orders. The president could not criticise him, for the president was to blame. But—and that *but* looms large in the affairs of life—but, if the manager had discriminated, if he had thought, if he had felt his responsibility, he would not have blindly followed orders. He would have tarried a while. He would not have disobeyed. He might have gone so far as to have all the letters written, when he might have again referred the matter to the president, in which case his judgment could not have been questioned.

This manager still retains his position, but his salary remains the same, and he has not been promoted. He can be trusted, and yet he cannot be trusted. He is to-day looked upon as an automatic machine, which responds to the touch of a button, but which has no mind, no judgment, which does as it is ordered to do, neither more nor less.

The blind follower of orders, the man who does not think for himself, but lets others think for him, is never going to rise high in the ranks

DISCRIMINATION

of business or occupy any prominent position in the affairs of life.

Faithfulness and obedience to orders are to be commended, but he who takes an order thoughtlessly and executes it automatically is not better than the clock which marks time but does nothing for time.

The man who gets ahead has initiative. He is ready to consult his friends; he is glad to ask for advice; but he thinks out his own problems, assisted by the experience of others. He is his own court of last appeal. His judgment settles his life conduct. By contact with those around him he develops his mental power, and makes his judgment a safe guide to follow.

THE GENTLEMAN

THE big dictionary defines a gentleman as "a man well born; one of good family, though not noble; one entitled to bear a coat of arms; sometimes anyone above the social position of a yeoman; a man of gentle or refined manners; a well-bred man of fine feelings, especially one of good character, raised above the vulgar by education, habits and social esteem; a servant, especially a valet, of a man of rank; a man, irrespective of condition."

If the dictionary is right, a gentleman can either be a gentleman in himself or the servant of a gentleman. He can be almost anybody if he behaves himself.

Society, however, has defined the gentleman in a more superficial way, and considers anybody a gentleman who appears to be one, allowing a man to pose as a gentleman if his dress and other outward appearances are up to the prescribed standard.

The term "gentleman" has been over-used and misused so much that it has little significance. Some of our leading railroads and institutions

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have discarded the term and are labeling their waiting-rooms "Men's Rooms" and "Women's Rooms." One of our greatest newspapers, which to-day is considered the journalistic authority of America, does not allow the terms "lady" and "gentleman" to appear in its columns.

Comparatively few of our great actresses are billed as "leading ladies," but are spoken of as "leading women."

Undergraduates of colleges are not referred to as "gentlemen," but as "college men."

It is an interesting fact that the term "lady" was originally given to the ranking housekeeper of nobility, who was known as the "keeper of the bread," or as the "lady of the house."

A manly man is always a gentleman; a gentleman may not be a manly man.

I am not opposed, of course, to the display of what are known as gentlemanly instincts, a polite and courteous consideration of others, refinement in conversation or acts, for these little niceties help to smooth life's rugged way and often are of much more than superficial importance; but I wish to say emphatically that the so-called niceties of life in themselves are of slight consequence, unless back of them are character and manliness.

THE GENTLEMAN

The great men of the world, the men to whom we owe a debt of gratitude, the men who have helped to make this world what it is, have seldom concerned themselves with being gentlemanly in a social sense. They have been men. They have done all that they could for their fellows. They have been gentlemen innately, not superficially. Their acts have been guided by character and have not been the result of a regard for society manners.

To be a gentleman, and only a gentleman, is to be nothing. To be a gentleman because of your character, because of your love for your fellow men, because of your desire to "make good," no matter what your environment may be, is to be a man—a man first, a gentleman afterwards.

Be a man, and you can't help being a gentleman.

INDEPENDENCE

I WOULD not take one microscopic fraction of an ounce from the individuality of man. I have no respect for the namby-pamby, cringing person, who dodges his own shadow and talks to himself and to others in a whisper.

The world admires the man of strong character and personality, who stands firmly upon his own feet and wins from his own individual labor; and it has no respect for the fellow whose thought is borrowed from others, and who thinks as others think because he is too lazy to think for himself.

Independence, however, may be as great a curse as it should be a blessing. Like all good things, it must be used properly. In its pure state, unmixed with diplomacy and a recognition of others' rights, it is as virulent as a poison; it is a sword with its sharp end for the handle, likely to injure the one who holds it.

The ignorant, the conceited, and the pompous are almost invariably over-solicitous about what they call their independence. They magnify their weaknesses into the semblance of strength; they

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place chips upon their shoulders, and, with an air of bravado, dare the world to knock them off.

The independent man is a failure.

No one man possesses more than limited ability. If he has the brains to combine the little which he has with the much that collective others possess, he may lead an army or govern a country; but, if he depends upon himself wholly, refusing to recognize the knowledge and the ability of his fellows, he will find that his very independence is a millstone hung around the neck of his ability, which will, sooner or later, carry him to the bottom.

The independence which recognizes its dependence is the independence which wins.

The independence which does not realize its dependence is the kind which leads one to failure.

Great men acknowledge that without the help of others they never would have risen above the ranks. Their independence was of the kind which permitted them to surround themselves with the ability of others, and, while they did not either cringe or grovel, they respected the rights of others and used legitimately the talent of others, dividing the credit among themselves and their associates.

The great general depends upon his staff and

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his men. He never makes a movement, except in an emergency, without consulting with his subordinate officers, each of whom is supposed to know more about some one thing than he does. He exercises his independence, and commands at will, yet he is dependent upon his military experts.

Dependence upon others, when others know as much or more than we do, getting together, exchange of experiences, willingness to take as well as to give, produce the only brand of independence worthy of the name. All other kinds are spurious and dangerous imitations of the real, as weak and penetrable as painted armor upon a painted frigate.

The independent man is a fool. The dependent man is an idiot. The independent-dependent man is a success.

MONEY

SOMEBODY long ago paraphrased the Scriptural text so that it read: "With all thy gettings, get money."

This dangerous advice has been handed down through the ages as a motto for gaining success and an epitaph of stifled conscience.

The thinking and optimistic minds of the present, from out their glowing eyes, look up the pathway of life's evolution into a moneyless civilization, where there will be a better medium of exchange than lifeless gold and perishable paper.

There seems to be good evidence that every crime mentioned in the Bible, with the exception of the Fall of Adam, and a few others, was due, directly or indirectly, to an undue love of money; and the records of our courts certainly furnish unimpeachable proof that money is the prime mover, or the accessory cause, of substantially all modern crime.

For money a man mutilates his body and sells his soul. For the sake of money a father robs his son, and a son murders his father. For the love of money people are ground into the unfruitful earth, and with the power of money privi-

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leged men have at times become owners of government and keepers of human life.

Every man with brains enough to solve a common problem believes, yes, feels and knows, that on the great evolutionary track of life right must eventually win, and that the justice of the to-be civilized man, with the justice of the always completely civilized God, will finally establish a law of righteousness, of fairness, of equity, and of love, and that this condition can never be reached or maintained without the full development of the good and the complete annihilation of the bad. Then, before the jointly sitting Bar of the Justice of God and of the Justice of Man, will the evil of money be sentenced to receive its punishment.

To-day, however—and probably this will be the case for many years to come—modern money, with its good and its evil, will remain a necessary element, and, therefore, must be considered as a part of present living and business.

The successful man of the higher grade is he who accomplishes something, whether it is in money-earning, or in anything else, for the mutual benefit of himself and of others. This man is rich, whether he is worth a dollar or millions of dollars. This man is rich, whether he is a

shoemaker or a railroad president. This man is rich, whether he is a clerk or a merchant. This man is rich, because he is working up to the limit of his highest capacity and doing his best for himself and the world.

The man of only money is a slave of money. He has no individuality save as the taker, keeper, and spender of cash. He is but a financial raker, a human storehouse of perishable product, a success of the lowest grade.

The good of anything is in its distribution and in the profitable use of it.

The good man, the man of real success, has friends who love him, not for his money; who respect him, not for his bank account; friends who firmly grasp his hand in life, and who shed over his grave the tears of genuine sorrow. Within the fences of his field he has done his best. He is one of the threads in the billion-wired cable of success, which does its full share in standing the strain of life. This man is not, and could not be, a failure. He is, and has to be, a success. The collateral which he has deposited in the Bank of Earth is payable without discount in the Treasury of Heaven. The seed of his earthly sowing forever harvests in the perpetual fertility of eternity.

THE POWER OF MONEY

THE other day Dr. John Graham Brooks, speaking before one of my classes, brought out an idea which is the basis of this article.

Two men left the factory, empty dinner pails in hand. They were homeward bound. Each worked at the same bench and received the same wage. Each had a wife and children. They lived in the same street. Their opportunities were similar, their ability about the same. The first man stopped at a saloon and bought a few drinks. The second man, in passing a store window, saw a little picture which caught his fancy. He entered the shop, and, finding that the price of the picture was slight, no more than what the other fellow had paid for his drinks, he purchased it and carried it home.

The first man's money did him no good and much harm. It injured his family, and, further, the community. The liquor dealer replaced the amount of whiskey drunk by this workman, thus extending the liquor trade.

The second man's purchase had lasting value. It brightened the sitting-room. It made home

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happier. The dealer bought another picture to take the place of the one which had been sold, thus encouraging sensible art.

Every time we spend a dollar we do either harm or good with it. If we spend it for something which is wrong, we not only injure ourselves, but the community in which we live, for by our purchase we encourage and spread evil. If, on the other hand, what we buy is of use, we become happier ourselves and make those around us happier; and we encourage the right kind of trade, circulating good things.

The power of money cannot be over estimated, and this will always be the case as long as it remains a medium of exchange.

Money in itself does no harm. The use of money may do much good or immeasurable evil.

Money is innocent.

The spender of money may be a villain, or he may be an honorable man, circulating it for the good of himself and for that of his community.

Nothing in itself is harmful, money or anything else. It is the use to which we put it that does good or injury.

Every cent you spend stands for something good or for something bad, makes you better or

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makes you worse, helps you or injures you, and others with you.

You cannot avoid this responsibility.

What you have is not yours to use as you will. It is yours to be used for your benefit and the benefit of the world about you. If you use it aright, you are a good citizen. If you use it wrongly, you are a menace to society.

You have no more right to spend a dollar that you earn to suit yourself, if it is going to do harm, than you have to steal another man's property because you happen to want it.

You are the steward of your possessions, not the owner of them, and you will be held accountable before the Bars of God and Man for what you do with what you have. What you have is not yours, but is only yours to be used for the mutual benefit of yourself and your community.

PUT ON THE BRAKES

THE engineer of a record-breaking locomotive must know how to start and how to keep moving, but if he does not know how to apply the brakes, and is not quick enough in an emergency, all his knowledge of engineering, all his experience, are worth practically nothing. Nobody wants to ride in the car attached to his engine.

The successful man knows how to start, how to continue, and how to stop.

Scattered along the highway of life are hundreds of thousands of young men, and old ones, too, who began with promise, who rushed at the start, and whose rapidity gained them the admiration of their friends. They were bright, they were quick, they were original, they took the initiative. They had in them most of the attributes which make for success. They lacked one great essential. They knew how to start, but they did not know how to stop. They could let the steam into the cylinder, but they were not able to shut it off. They were clear-weather men, and as long as the sun was shining they did not

strike a snag; but, when the day was foggy, or the night was dark, they were unable to follow the signal light and keep clear of the rocks. They were safe in the sunshine, in danger in the storm.

The other evening I attended a lecture. The speaker possessed great magnetism, was original, and thoroughly grounded in his subject. At the start he held the members of his audience in the hollow of his hand. They laughed and they cried at his will. His opening remarks were brilliant. He started right, but he didn't know how to finish. He talked an hour too long, repeated himself; and his audience, weary and sleepy, filed out of the auditorium with little remembrance of the good things he had said. He didn't know when to stop.

Thousands of men enter business for themselves with the brightest prospects. Occasionally their business pays at the start. Flushed with victory, they forget to protect themselves against the future. They are like the man who did not mend his roof when the sun was shining because it didn't leak then, and was afraid of getting wet if he did it when it rained.

Starting right is not enough.

Mere proficiency is not sufficient to build the monument of success.

PUT ON THE BRAKES

You cannot always correctly diagnose the future or foresee every obstacle and accident, but, unless you anticipate trouble, you cannot meet it when it comes.

Thousands of successful men have failed because they did not know when to stop increasing their expenses; because they made twenty-five thousand dollars with one factory, they built two or three additional ones, and failed. They knew how to start, but they did not know how to stop.

Many a salesman has lost a customer, not because he did not properly present his goods, not because he was unfamiliar with his trade, but because he talked too much—talked the customer into a buying frame of mind, and then talked him out of it.

When you don't know what to say, don't say it.

Learn to apply the brakes.

Learn how to stop as well as how to start.

Learn to keep still as well as how to talk.

SOCIABILITY

THERE are three kinds of people. First, those who are abnormally social, who force their society upon everybody, assuming that there isn't a man, a woman, or a child on earth who does not want to know them and who would not be delighted to have their acquaintance or friendship. Secondly, the recluse, who has no society but his own, and, therefore, goes in poor society. Thirdly, those who associate both with themselves and with others, who can be happy while alone, who can be as happy, or happier, while with others, who do not demand society recognition, but who are always good company, who get out of life the best of it, giving and taking.

I do not believe that anyone without social life, without friends and acquaintances, can enjoy life or is likely to live a profitable life. We are dependent upon our fellows, both for pleasure and for every kind of profit. Alone we stagnate.

The book and the inner sanctum both have their places, for it is obvious that he who is al-

ways talking with others and is never alone by himself is not likely to accumulate knowledge or anything else worth while which he can use to his benefit or for the benefit of the world. The society man, he who cares only for his club, or the woman who loves nothing so well as the theatre, the opera, and the dance, are selfish, foolish, and likely to be failures.

To succeed, to get the most out of life, one must live two distinct lives: one by himself, the other with others, harmonizing the two so that each helps the other. He may go into his study or office and there remain for days, seeing no one save himself and confining his attention to his books or to his business; but, if he persists in this, he will find that he will become rusty, even though he accumulates great knowledge and much money.

Mere knowledge by itself, mere absorption, unless distributed as well as accumulated, has no vitality. It is like money, hoarded, but not circulated.

It is not what we have, but what we use, that counts.

Perfecting ourselves in any direction, however laudable it may be, is not sufficient. While doing this we must not forget the outside world.

SOCIABILITY

Mingling with it, provided we do not cross the line of dissipation, enables us to do more thorough and conscientious work, because it throws the light of life onto what we do, vitalizes it, and enables us to use our accumulations.

We must both accumulate and distribute. Either by itself is impoverishing.

Too much company, too much society, do not give one time to think or to work. On the other hand, a superabundance of study and of work, without social intercourse, is accumulation without result, for we do not permit ourselves to distribute what we have obtained. We need the help and society of our fellows, no matter what our vocation may be.

The composite man has no limit to his accomplishment. The recluse is confined to himself and travels in the smallest circle, loading himself with ammunition which he cannot discharge.

The right mixture of inside work and outside circulation produces the flush of result.

COMPETITION

COMPETITION is both the life and death of trade.

It may inspire one to excel and may ruin him as well.

Everyone has the right to make the most of himself, to grow to be as big as his ability, to occupy as high a position as is attainable; but, if he reaches his goal at the expense of others, if he uses the bodies of his fellows as stepping-stones to success, he is a failure, a disreputable failure, even though he may climb to the mountain-top of accomplishment and jingle millions in the hollow of his hand.

I am aware that dishonesty and brutal competition have enabled some men to command armies of industry, to glut the market, to force their fellows out of the race; but these men, mighty though they may be in monied power, are not great men. They are hated by everybody and despised even by their associates. They are feared, not loved. They do not occupy an enviable position even in the trade which they follow. They are social, as well as business, outcasts.

COMPETITION

They do not endure. When they die, they are forgotten.

The best and most lasting businesses are those which are built up, not wholly without competition, but with competition which is always fair. These have succeeded, not because they have thrown others down, but because they have done better than others.

The head of the collegiate class, who has no other incentive except to stand above his fellows, that he may be relatively ahead of them, who cares nothing for the education he receives, who wins only for the sake of outgeneraling others, never becomes a power in the educational world.

The true value of any position is in the manner of its attainment. If it is the product of dishonesty, of cruelty, of injustice, of unfair competition, it may have money value, but no other. Its possessor is poorer than the honest laborer who faithfully does his work, and who has won in his small way, not by competing with others, but by competing with himself.

Read carefully a reliable book of biographies, and you will see that ninety-nine per cent. of those deemed worthy of a place on its pages are those who did not *compete*, but who *excelled*. There is a world-wide difference between compe-

COMPETITION

tion and excellence. Competition does not produce greatness. A desire to excel, to excel within one's self, to make the most of one's self, is responsible for all the real accomplishment in the world.

The mere competitor who has but one desire, to rise over the bodies of his victims, may obtain the result for which he strives, but he does not gain any permanent prominence, and he will never be remembered even for the good traits he may possess. He is a failure, even though he travels in a ten-thousand-dollar limousine and has an ocean-going yacht moored in front of his summer palace. Nobody enjoys his company, and everybody will be glad when he is gone.

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